

Rate Card #16-23 Effective Date: June 1, 2023 *Indicates change

	INVESTM	NT RATES - GIC / RRI	F / RRSP / TFSA	4		
Deposit Rates	Annual Intere	Monthly or Semi-	Annual Interest	Minim	um Deposit	
1 year	4.550	4.300	4.300		\$500.00	
2 years	4.150	3.900				
3 years	4.000	3.750				
4 years	3.900	3.650				
5 years	3.850	3.600				
Redeemable				Minim	um deposit	
1 year	1.900			\$500.00		
Variable Rate-Registered	Products			Minim	um deposit	
Rate	0.250		No Minimum			
Market-Linked Products						
Better Earth - Series 51 Better Equ		etter Equality - Series 3	y - Series 3 Index Linked Deposit		- Series 110	
ales Period: May 23 to July 24, 2023 Sa		les Period: May 23 to July 24, 20	23 to July 24, 2023 Sales Period: May 1 to June 30, 2023		ne 30, 2023	
Mortgage Property Tax A	ccounts					
Rate	0.050					
		MORTGAGE RATE	S			
Posted Rates		Market Rates - Qualifying conditions apply				
6 month closed	7.100 *					
6 month open	9.250					
1 year	6.650 *			1 year	5.000	
2 years	6.320 *		:	2 years	5.050	
3 years	6.250 *		:	3 years	5.100*	
4 years	6.080		4	4 years	5.200*	
5 years	6.340		!	5 years	5.200*	
Prime Lending Rate				Variabl	e Rate Mortgage	
Rate (effective Jan 26, 2023)) 6.700		5 y	vear term	Prime plus .25	
Qualifying Rate						
		which we water on the construct rate a	olue 2.00%			
5 vear Qualifving Rate is t	he areater of the	alliving rate of the contract rate t	DIUS Z.00 /0			
5 year Qualifying Rate is t (effective Nov 9, 2021)	he greater of the 5.250	anying rate of the contract rate p	pius 2.00 %			