



**INVESTMENT RATES - GIC / RRIF / RRSP / TFSA**

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.200 *	4.950 *	\$500.00
2 years	5.250 *	5.000 *	
3 years	4.600 *	4.350 *	
4 years	4.400	4.150	
5 years	4.600	4.350	

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

Market-Linked Products
<div>Better Earth - Series 52 Sales Period: July 25 to Sept 25, 2023</div> <div>Better Equality - Series 4 Sales Period: July 25 to Sept 25, 2023</div> <div>Index Linked Deposit - Series 111 Sales Period: July 1 to August 31, 2023</div>

Mortgage Property Tax Accounts	
Rate	0.050

**MORTGAGE RATES**

Posted Rates	Market Rates - Qualifying conditions apply
6 month closed	7.500
6 month open	9.800
1 year	7.380
2 years	7.020
3 years	6.650
4 years	6.550
5 years	6.500

Prime Lending Rate	Variable Rate Mortgage
Rate (effective July 13, 2023)	5 year term Prime plus .25

Qualifying Rate
5 year Qualifying Rate is the greater of the qualifying rate or the contract rate plus 2.00% (effective Nov 9, 2021)
5.250

All rates are subject to change without notice.