

Interest Rate Update

Rate Card #26-23 Effective Date: August 10, 2023

*Indicates change

INVESTMENT RATES - GIC / RRIF / RRSP / TFSA					
Deposit Rates	Annual Interest	Monthly or Semi-Annual	Interest Minimum Deposit		
1 year	5.300 *	5.050 *	\$500.00		
2 years	5.300 *	5.050 *			
3 years	4.700 *	4.450 *			
4 years	4.500 *	4.250 *			
5 years	4.700 *	4.450 *			
Redeemable			Minimum deposit		
1 year	1.900		\$500.00		
Variable Rate-Regis	tered Products		Minimum deposit		
Rate	0.250		No Minimum		
Market-Linked Produ	ucts				
Better Earth - Series	52 Better I	Equality - Series 4	Index Linked Deposit - Series 111		
Sales Period: July 25 to Sept 25, 2023		eriod: July 25 to Sept 25, 2023	Sales Period: July 1 to August 31, 2023		

Mortgage Property Tax Accounts

Rate 0.050

MORTGAGE RATES				
Posted Rates		Market Rates - Qualifying conditions apply		
6 month closed	7.760			
6 month open	9.800			
1 year	7.650	1 year	5.600	
2 years	7.200	2 years	5.650	
3 years	6.900	3 years	5.700	
4 years	6.680	4 years	5.800	
5 years	6.680	5 years	5.850	
Prime Lending Rate		Variable Rate Mortgage		

Rate (effective July 13, 2023) 7.200 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.