



INVESTMENT RATES - GIC / RRIF / RRSP / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.400 *	5.150 *	\$500.00
2 years	5.400 *	5.150 *	
3 years	4.800 *	4.550 *	
4 years	4.600 *	4.350 *	
5 years	4.800 *	4.550 *	

Redeemable	Minimum deposit
1 year	1.900 \$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	0.250 No Minimum

Market-Linked Products		
Better Earth - Series 52 Sales Period: July 25 to Sept 25, 2023	Better Equality - Series 4 Sales Period: July 25 to Sept 25, 2023	Index Linked Deposit - Series 111 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.