

Interest Rate Update

Rate Card #28-23 Effective Date: August 24, 2023

*Indicates change

Deposit Rates	Annual Intere	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-Regis	tered Products			Minimum deposit
Rate	0.250			No Minimum
Market-Linked Prod	ucts			
Better Earth - Series	5 5 2	Better Equality - Series 4	Index Link	xed Deposit - Series 111
Sales Period: July 25 to		Sales Period: July 25 to Sept 25, 2		d: July 1 to August 31, 2023

Rate 0.050

Posted Rates		Market Rates - Qualifying conditions appl		
6 month closed	7.760			
6 month open	9.800			
1 year	7.650	1 year	5.900	
2 years	7.200	2 years	5.950	
3 years	6.940 *	3 years	6.000	
4 years	6.730 *	4 years	6.050	
5 years	6.800 *	5 years	6.100	
Prime Lending Rate		Variable Rate Mortgag		

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.