

Interest Rate Update

Rate Card #31-23 Effective Date: September 14, 2023 *Indicates change

INVESTMENT RATES - GIC / RRSP / RRIF / TFSA							
Deposit Rates	Annual Interest Monthl		y or Semi-Annual Interest		Minimum Deposit		
1 year 2 years 3 years 4 years 5 years	5.500 * 5.500 * 5.000 * 4.800 * 5.000 *		5.250 * 5.250 * 4.750 * 4.550 * 4.750 *		\$500.00		
Redeemable					Minimum deposi	t	
1 year	1.900				\$500.00		
Variable Rate-Registered	Minimum deposit						
Rate 0.250				No Minimum			
NEW - First Home Savings Account (FHSA) - Variable Account							
Special Introductory Rate until January 31, 2024			4.500		No Minimum		
Market-Linked Products							
					x Linked Deposit - Series 112 Period: Sept 1 to Oct 31, 2023		
Mortgage Property Tax Accounts							
Rate	0.050						
MORTGAGE RATES							
Posted Rates				Market Rates	- Qualifying conditio	ns apply	
6 month closed 6 month open 1 year 2 years 3 years 4 years 5 years	7.760 9.800 7.650 7.320 6.950 6.800 6.840			1 year 2 year 3 year 4 year 5 year	rs rs rs	7.000 6.750 6.550 6.250 6.100	
Prime Lending Rate Variable Rate Mort						ortgage	
Rate (effective July 13, 2023) 7.200			5 year te	erm Prime p	olus .25	
Qualifying Rate							
5 year Qualifying Rate is the (effective Nov 9, 2021)	he greater of the quali 5.250	fying rate or the o	contract rate plus 2.0	0%			