

## **Interest Rate Update**

Rate Card #34-23

Effective Date: October 12, 2023

\*Indicates change

Donacit Rotae	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
Deposit Rates	Annual Interest	Monthly of Semi-Annual Interest	wiinimum Deposit
1 year	5.500	5.250	\$500.00
2 years	5.500	5.250	
3 years	5.000	4.750	
4 years	4.800	4.550	
5 years	5.000	4.750	
Redeemable			Minimum deposit
1 year	1.900		\$500.00
Variable Rate-Regis	tered Products		Minimum deposit
Rate	0.250		No Minimum

Special Introductory Rate until January 31, 2024

4.500

No Minimum

**Market-Linked Products** 

Better Earth - Series 53
Sales Period: Sept 26 to Nov 20, 2023
Better Equality - Series 5
Sales Period: Sept 26 to Nov 20, 2023
Sales Period: Sept 26 to Nov 20, 2023
Sales Period: Sept 1 to Oct 31, 2023

**Mortgage Property Tax Accounts** 

**Rate** 0.050

MORTGAGE RATES					
Posted Rates		Market Rates - Qualifying conditions apply			
6 month closed	7.960 *				
6 month open	9.800				
1 year	7.920 *	1 year	7.150		
2 years	7.530 *	2 years	6.850		
3 years	7.160 *	3 years	6.650		
4 years	7.040 *	4 years	6.350		
5 years	7.000	5 years	6.250		
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.