

Interest Rate Update

Rate Card #35-23 Effective Date: October 19, 2023 *Indicates change

INVESTMENT RATES - GIC / RRSP / RRIF / TFSA					
Deposit Rates	Annual Interest	Monthly or Semi-Annual	Interest Minim	um Deposit	
1 year 2 years 3 years 4 years	5.500 5.500 5.000 4.800	5.250 5.250 4.750 4.550	\$	500.00	
5 years	5.000	4.750			
Redeemable	maple		Minimum deposit		
1 year	1.900		\$500.00		
Variable Rate-Registered	Minimum deposit				
Rate	0.250		No Minimum		
NEW	- First Home Savi	ings Account (FHSA) -	Variable Account		
Special Introductory Rate until January 31, 2024		4.500	No Minimum		
Market-Linked Products					
Better Earth - Series 53Better Equality - SetSales Period: Sept 26 to Nov 20, 2023Sales Period: Sept 26		quality - Series 5 od: Sept 26 to Nov 20, 2023	Index Linked Deposit - Series 112 Sales Period: Sept 1 to Oct 31, 2023		
Mortgage Property Tax Ac	counts				
Rate	0.050				
	M	IORTGAGE RATES			
Posted Rates			Market Rates - Qualifying conditions apply		
6 month closed 6 month open 1 year 2 years 3 years 4 years 5 years	8.000 * 9.800 7.920 7.530 7.160 7.000 * 7.000		1 year 2 years 3 years 4 years 5 years	7.150 6.850 6.650 6.350 6.250	
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 (effective Nov 9, 2021)	ne greater of the qualifying 5.250	rate or the contract rate plus 2.00	%		
	All rates are	subject to change without ne	otice		