

Interest Rate Update

Rate Card #37-23

Effective Date: November 2, 2023

*Indicates change

INVESTMENT RATES - GIC / RRSP / RRIF / TFSA						
Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum 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	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

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Better Earth - Series 53
Sales Period: Sept 26 to Nov 20, 2023

Better Equality - Series 5

Sales Period: Sept 26 to Nov 20, 2023

Index Linked Deposit - Series 113

Sales Period: Nov 1 to Dec 31, 2023

5 year term

Prime plus .25

Mortgage Property Tax Accounts

Rate 0.050

MORTGAGE RATES						
Posted Rates		Market Rates - Qualifying conditions apply				
6 month closed	8.050					
6 month open	9.800					
1 year	7.940	1 year	7.250			
2 years	7.550	2 years	6.950			
3 years	7.180	3 years	6.900			
4 years	7.010	4 years	6.600			
5 years	7.050	5 years	6.500			
Prime Lending Rate		Variable Rate Mortgage				

Qualifying Rate

Rate (effective July 13, 2023)

5 year Qualifying Rate is the greater of the qualifying rate or the contract rate plus 2.00%

7.200

(effective Nov 9, 2021) 5.250

All rates are subject to change without notice.