



# LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

## Interest Rate Update

Rate Card #38-23

Effective Date: November 9, 2023

\*Indicates change

### INVESTMENT RATES - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.450 *	5.200	\$500.00
2 years	5.350 *	5.100	
3 years	5.050 *	4.800	
4 years	5.000 *	4.750	
5 years	5.000	4.750	

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

### NEW - First Home Savings Account (FHSA) - Variable Account

Special Introductory Rate until January 31, 2024	4.500	No Minimum
--	-------	------------

Market-Linked Products		
<b>Better Earth - Series 53</b> Sales Period: Sept 26 to Nov 20, 2023	<b>Better Equality - Series 5</b> Sales Period: Sept 26 to Nov 20, 2023	<b>Index Linked Deposit - Series 113</b> Sales Period: Nov 1 to Dec 31, 2023

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	
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.