



LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

Interest Rate Update

Rate Card #40-23

Effective Date: November 23, 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
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Market-Linked Products		
Better Earth - Series 54 Sales Period: Nov 21 to Jan 22, 2024	Better Equality - Series 6 Sales Period: Nov 21 to Jan 22, 2024	Index Linked Deposit - Series 113 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
2 years	7.550
3 years	7.180
4 years	7.010
5 years	7.050

Prime Lending Rate	Variable Rate Mortgage
Rate (effective July 13, 2023)	5 year term
7.200	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.