



LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

Interest Rate Update

Rate Card #41-23

Effective Date: November 30, 2023

*Indicates change

INVESTMENT RATES - GIC / RRSP / RRIF / TFSA

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit |
|---------------|-----------------|---------------------------------|-----------------|
| 1 year | 5.400 * | 5.150 * | \$500.00 |
| 2 years | 5.200 * | 4.950 * | |
| 3 years | 4.900 * | 4.650 * | |
| 4 years | 4.950 * | 4.700 * | |
| 5 years | 4.950 * | 4.700 * | |

| Redeemable | Minimum deposit |
|------------|-----------------|
|------------|-----------------|

| | | |
|--------|-------|----------|
| 1 year | 1.900 | \$500.00 |
|--------|-------|----------|

| Variable Rate-Registered Products | 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 |
|--|-------|------------|

| 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 |
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| | |
|------|-------|
| 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) | 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.