

Interest Rate Update

Rate Card #42-23 Effective Date: December 4, 2023 *Indicates change

	INVESTMENT RA	ATES - GIC / RRSP / RI	RIF / TFSA	
Deposit Rates	Annual Interest	Monthly or Semi-Annual	Interest Minim	um 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			Minim	um deposit
1 year	1.900		\$500.00	
Variable Rate-Registered	Minimum deposit			
Rate	0.250		No Minimum	
NEW	- First Home Savi	ngs Account (FHSA) -	Variable Account	
special Introductory Rate until January 31, 2024		4.500	No Minimum	
Market-Linked Products				
Better Earth - Series 54Better Equality - SetSales Period: Nov 21 to Jan 22, 2024Sales Period: Nov 21 to		uality - Series 6 od: Nov 21 to Jan 22, 2024	Index Linked Deposit - Series 113 Sales Period: Nov 1 to Dec 31, 2023	
Mortgage Property Tax Ac	counts			
Rate	0.050			
	M	ORTGAGE RATES		
Posted Rates			Market Rates - Qualifying conditions apply	
6 month closed	8.050			
6 month open	9.800			
1 year	7.940		1 year	5.990
2 years	7.550		2 years	5.990
3 years	7.180		3 years	5.900
4 years	7.010		4 years	5.900
5 years	7.050		5 years	5.850
Prime Lending Rate	Variable Rate Mortgage			
Rate (effective July 13, 2023) 7.200	· · ·	5 year term	Prime plus .25
Qualifying Rate				
	• • • •	rate or the contract rate plus 2.00)%	
(effective Nov 9, 2021)	5.250			
	All rates are	subject to change without n	otice.	