



# LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

## Interest Rate Update

Rate Card #45-23

Effective Date: December 21, 2023

\*Indicates change

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

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.100 *	4.850 *	\$500.00
2 years	4.650 *	4.400 *	
3 years	4.450 *	4.200 *	
4 years	4.300 *	4.050 *	
5 years	4.250 *	4.000 *	

Redeemable	Minimum deposit
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1 year	1.900	\$500.00
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Variable Rate-Registered Products	Minimum deposit
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Rate	0.250	No Minimum
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### 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

<b>Better Earth - Series 54</b> Sales Period: Nov 21 to Jan 22, 2024	<b>Better Equality - Series 6</b> Sales Period: Nov 21 to Jan 22, 2024	<b>Index Linked Deposit - Series 113</b> Sales Period: Nov 1 to Dec 31, 2023
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### Mortgage Property Tax Accounts

Rate	0.050
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### MORTGAGE RATES

Posted Rates	Market Rates - Qualifying conditions apply
6 month closed	8.050
6 month open	9.800
1 year	7.920 *
2 years	7.520 *
3 years	7.180
4 years	6.990 *
5 years	7.040 *

Prime Lending Rate	Variable Rate Mortgage
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Rate (effective July 13, 2023)	7.200	5 year term	Prime plus .25
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### 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.