

Interest Rate Update

Rate Card #46-23

Effective Date: December 28, 2023

*Indicates change

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.000 *	4.750 *	\$500.00
2 years	4.550 *	4.300 *	
3 years	4.440 *	4.190 *	
4 years	4.300 *	4.050 *	
5 years	4.150 *	3.900 *	

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
Sales Period: Nov 21 to Jan 22, 2024
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	7.920	1 year	5.900 *		
2 years	7.520	2 years	5.900 *		
3 years	7.180	3 years	5.800 *		
4 years	6.990	4 years	5.800 *		
5 years	7.040	5 years	5.750 *		
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.