



INVESTMENT RATES - GIC / RRSP / RRIF / TFSA

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	4.450	4.200	
4 years	4.300	4.050	
5 years	4.150	3.900	

Rate Special (new funds and renewals)

3 years	0.20% above 3-yr market rate	Sale Period: January 18, 2024 to March 1, 2024
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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

Mortgage Property Tax Accounts	
Rate	0.050

MORTGAGE RATES

Posted Rates	Market Rates - Qualifying conditions apply
6 month closed	7.950
6 month open	9.800
1 year	7.840
2 years	7.400
3 years	7.000 *
4 years	6.770 *
5 years	6.850 *

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.