



INVESTMENT RATES - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.050	4.800	\$500.00
2 years	4.580	4.330	
3 years	4.450	4.200	
4 years	4.340	4.090	
5 years	4.200	3.950	

Rate Special (new funds and renewals)

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

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	0.250
	No Minimum

First Home Savings Account (FHSA) - Variable Account

Rate	4.500	No Minimum
------	-------	------------

Market-Linked Products

Better Earth - Series 55 Sales Period: Jan 23 to Mar 18, 2024	Better Equality - Series 7 Sales Period: Jan 23 to Mar 18, 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	7.390 *
3 years	6.950 *
4 years	6.740 *
5 years	6.790 *

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.