



**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	4.650 *	4.400 *	
3 years	4.430 *	4.180 *	
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
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Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

**First Home Savings Account (FHSA) - Variable Account**

Rate	4.500	No Minimum
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**Market-Linked Products**

<b>Better Earth - Series 55</b> Sales Period: Jan 23 to Mar 18, 2024	<b>Better Equality - Series 7</b> Sales Period: Jan 23 to Mar 18, 2024
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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	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
	1 year 5.750
	2 years 5.600
	3 years 5.450
	4 years 5.350
	5 years 5.250

Prime Lending Rate	Variable Rate Mortgage
Rate (effective July 13, 2023)	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.