



**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	4.700	4.450	
3 years	4.480	4.230	
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	No Minimum

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

Rate 4.500 No Minimum

**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

**MORTGAGE RATES**

Posted Rates	Market Rates - Qualifying conditions apply
6 month closed 7.950	
6 month open 9.800	
1 year 7.840	1 year 5.750
2 years 7.390	2 years 5.600
3 years 6.950	3 years 5.450
4 years 6.740	4 years 5.350
5 years 6.790	5 years 5.250

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.