



INVESTMENT RATES - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	4.900 *	4.650 *	\$500.00
2 years	4.600	4.350	
3 years	4.350	4.100	
4 years	4.300	4.050	
5 years	4.200	3.950	

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

Better Earth - Series 56 Sales Period: Mar 19 to May 20, 2024	Better Equality - Series 8 Sales Period: Mar 19 to May 20, 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
	1 year 5.600
	2 years 5.500
	3 years 5.300
	4 years 5.200
	5 years 5.100

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.