

Interest Rate Update

Rate Card #21-24
Effective Date: July 18, 2024
*Indicates change

Investment Rates - GIC / RRSP / RRIF / TFSA					
Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit		
1 year	4.800 *	4.550 *	\$500.00		
2 years	4.550 *	4.300 *			
3 years	4.300 *	4.050 *			
4 years	4.200 *	3.950 *			
5 years	4.150 *	3.900 *			
Redeemable			Minimum deposit		
1 year	1.900		\$500.00		
Variable Rate-Registered Products			Minimum deposit		
Rate	0.250		\$100.00 or a regular scheduled deposi of \$25.00 or more		

First Home Savings Account (FHSA) - Variable Account

Rate 4.500 \$100.00

or a regular scheduled deposit of \$25.00 or more

5 year term

Prime plus .25

Market-Linked Products Better Earth - Series 57 Sales Period: May 21 to July 22, 2024 Better Equality - Series 9 Sales Period: May 21 to July 22, 2024

Mortgage Property Tax Accounts

Rate 0.050

Mortgage Rates						
Posted Rates		Market Rates - Qualifying conditions apply				
6 month closed	7.850					
6 month open	9.850					
1 year	7.800	1 year	5.600			
2 years	7.370	2 years	5.500			
3 years	6.940	3 years	5.300			
4 years	6.740	4 years	5.200			
5 years	6.790	5 years	5.100			
Prime Lending Rate		Variable	Rate Mortgage			

Qualifying Rate

Rate (effective June 6, 2024)

5 year Qualifying Rate is the greater of the qualifying rate or the contract rate plus 2.00%

6.950

(effective Nov 9, 2021) 5.250

All rates are subject to change without notice.