



**Investment Rates - GIC / RRSP / RRIF / TFSA**

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit |
|---------------|-----------------|---------------------------------|-----------------|
| 1 year        | 4.550 *         | 4.300 *                         | \$500.00        |
| 2 years       | 4.250 *         | 4.000 *                         |                 |
| 3 years       | 4.150 *         | 3.900 *                         |                 |
| 4 years       | 4.050 *         | 3.800 *                         |                 |
| 5 years       | 4.000 *         | 3.750 *                         |                 |

| Redeemable | Minimum deposit |
|------------|-----------------|
|------------|-----------------|

|        |       |          |
|--------|-------|----------|
| 1 year | 1.900 | \$500.00 |
|--------|-------|----------|

| Variable Rate-Registered Products | Minimum deposit |
|-----------------------------------|-----------------|
|-----------------------------------|-----------------|

|      |       |  |
|------|-------|--|
| Rate | 0.250 | \$100.00<br>or a regular scheduled deposit<br>of \$25.00 or more |
|------|-------|--|

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

|      |       |  |
|------|-------|--|
| Rate | 4.500 | \$100.00<br>or a regular scheduled deposit<br>of \$25.00 or more |
|------|-------|--|

**Market-Linked Products**

|   |  |
|---|--|
| <b>Better Earth - Series 58</b><br>Sales Period: July 23 to Sept 23, 2024 | <b>Better Equality - Series 10</b><br>Sales Period: July 23 to Sept 23, 2024 |
|---|--|

**Mortgage Property Tax Accounts**

|      |       |
|------|-------|
| Rate | 0.050 |
|------|-------|

**Mortgage Rates**

| Posted Rates   | Market Rates - Qualifying conditions apply   |        |       |         |       |         |       |         |       |         |       |
|----------------|--|--------|-------|---------|-------|---------|-------|---------|-------|---------|-------|
| 6 month closed | <table border="1"> <tbody> <tr> <td>1 year</td> <td>5.350</td> </tr> <tr> <td>2 years</td> <td>5.250</td> </tr> <tr> <td>3 years</td> <td>5.150</td> </tr> <tr> <td>4 years</td> <td>5.050</td> </tr> <tr> <td>5 years</td> <td>4.950</td> </tr> </tbody> </table> | 1 year | 5.350 | 2 years | 5.250 | 3 years | 5.150 | 4 years | 5.050 | 5 years | 4.950 |
| 1 year         |  | 5.350  |       |         |       |         |       |         |       |         |       |
| 2 years        |  | 5.250  |       |         |       |         |       |         |       |         |       |
| 3 years        |  | 5.150  |       |         |       |         |       |         |       |         |       |
| 4 years        |  | 5.050  |       |         |       |         |       |         |       |         |       |
| 5 years        |  | 4.950  |       |         |       |         |       |         |       |         |       |
| 6 month open   |  |        |       |         |       |         |       |         |       |         |       |
| 1 year         |  |        |       |         |       |         |       |         |       |         |       |
| 2 years        |  |        |       |         |       |         |       |         |       |         |       |
| 3 years        |  |        |       |         |       |         |       |         |       |         |       |
| 4 years        |  |        |       |         |       |         |       |         |       |         |       |
| 5 years        |  |        |       |         |       |         |       |         |       |         |       |

| Prime Lending Rate | Variable Rate Mortgage |
|--------------------|------------------------|
|--------------------|------------------------|

|                                |       |             |                |
|--------------------------------|-------|-------------|----------------|
| Rate (effective July 25, 2024) | 6.700 | 5 year term | Prime plus .25 |
|--------------------------------|-------|-------------|----------------|

**Qualifying Rate**

|  |       |
|--|-------|
| <b>5 year Qualifying Rate</b> is the greater of the qualifying rate or the contract rate plus 2.00%<br>(effective Nov 9, 2021) | 5.250 |
|--|-------|

All rates are subject to change without notice.