

Interest Rate Update

Rate Card #25-24

Effective Date: August 15, 2024

*Indicates change

Investment Rates - GIC / RRSP / RRIF / TFSA					
Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit		
1 year	4.250 *	4.000 *	\$500.00		
2 years	4.000	3.750			
3 years	3.850	3.600			
4 years	3.750	3.500			
5 years	3.700	3.450			
Redeemable			Minimum deposit		
1 year	1.900		\$500.00		
Variable Rate-Regis	Minimum deposit				
Rate	0.250		\$100.00 or a regular scheduled deposit of \$25.00 or more		

First Home Savings Account (FHSA) - Variable Account

Rate 3.000 * \$100.00

or a regular scheduled deposit of \$25.00 or more

5 year term

Prime plus .25

Market-Linked Products				
Better Earth - Series 58	Better Equality - Series 10			
Sales Period: July 23 to Sept 23, 2024	Sales Period: July 23 to Sept 23, 2024			

Mortgage Property Tax Accounts

Rate 0.050

Posted Rates		Market Rates - Qualifying conditions apply		
6 month closed	7.850			
6 month open	9.880 *			
1 year	7.650 *	1 year	5.040	
2 years	7.250 *	2 years	4.940	
3 years	6.760 *	3 years	4.840	
4 years	6.580 *	4 years	4.740	
5 years	6.590 *	5 years	4.640	
Prime Lending Rate		Variable	Rate Mortgag	

Qualifying Rate

Rate (effective July 25, 2024)

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

6.700

(effective Nov 9, 2021) 5.250

All rates are subject to change without notice.