

## **Interest Rate Update**

Rate Card #26-24

Effective Date: August 22, 2024

\*Indicates change

| Investment Rates - GIC / RRSP / RRIF / TFSA |                 |                                 |   |  |  |  |
|---|-----------------|---------------------------------|---|--|--|--|
| Deposit Rates                               | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit   |  |  |  |
| 1 year                                      | 4.150 *         | 3.900 *                         | \$500.00  |  |  |  |
| 2 years                                     | 3.900 *         | 3.650 *                         |   |  |  |  |
| 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<br>or a regular scheduled deposi<br>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

| Mortgage Rates     |       |  |       |  |  |  |
|--------------------|-------|--|-------|--|--|--|
| 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 Mortgage                     |       |  |  |  |

## **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.