

## **Interest Rate Update**

Rate Card #28-24

Effective Date: September 5, 2024

\*Indicates change

Investment Rates - GIC / RRSP / RRIF / TFSA					
Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit		
1 year	4.050	3.800	\$500.00		
2 years	3.900	3.650			
3 years	3.800	3.550			
4 years	3.750	3.500			
5 years	3.700	3.450			
Redeemable			Minimum deposit		
1 year	1.900		\$500.00		
Variable Rate-Registered Products			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

Mortgage Rates						
Posted Rates		Market Rates - Qualifying conditions apply				
6 month closed	7.850					
6 month open	9.880					
1 year	7.640 *	1 year	4.920			
2 years	7.150 *	2 years	4.820			
3 years	6.760	3 years	4.720			
4 years	6.550 *	4 years	4.620			
5 years	6.590	5 years	4.520			
Prime Lending Rate		Variable Rate Mortgage				

## **Qualifying Rate**

Rate (effective Sept 5, 2024)

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

6.450 \*

(effective Nov 9, 2021) 5.250

All rates are subject to change without notice.