



Investment Rates - GIC / RRSP / RRIF / TFSA

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit |
|---------------|-----------------|---------------------------------|-----------------|
| 1 year | 3.450 | 3.200 | \$500.00 |
| 2 years | 3.400 | 3.150 | |
| 3 years | 3.350 | 3.100 | |
| 4 years | 3.350 | 3.100 | |
| 5 years | 3.400 | 3.150 | |

| Redeemable | Minimum deposit |
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| 1 year | 1.900 | \$500.00 |
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| Variable Rate-Registered Products | Minimum deposit |
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| Rate | 0.250 | \$100.00 or a regular scheduled deposit of \$25.00 or more |
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First Home Savings Account (FHSA) - Variable Account

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| Rate | 2.750 * | \$100.00 or a regular scheduled deposit of \$25.00 or more |
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Market-Linked Products

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| Better Earth - Series 59 Sales Period: Sept 24 to Nov 18, 2024 | Better Equality - Series 11 Sales Period: Sept 24 to Nov 18, 2024 |
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Mortgage Property Tax Accounts

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| Rate | 0.050 |
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Mortgage Rates

| Posted Rates | Market Rates - Qualifying conditions apply |
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| 6 month closed | 7.850 |
| 6 month open | 9.880 |
| 1 year | 7.270 |
| 2 years | 6.850 |
| 3 years | 6.540 |
| 4 years | 6.340 |
| 5 years | 6.490 |
| | 1 year 4.740 |
| | 2 years 4.640 |
| | 3 years 4.540 |
| | 4 years 4.440 |
| | 5 years 4.340 |

| Prime Lending Rate | Variable Rate Mortgage |
|--------------------|------------------------|
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|-------------------------------|-------|-------------|----------------|
| Rate (effective Oct 24, 2024) | 5.950 | 5 year term | Prime plus .25 |
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Qualifying Rate

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| 5 year Qualifying Rate is the greater of the qualifying rate or the contract rate plus 2.00% (effective Nov 9, 2021) | 5.250 |
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All rates are subject to change without notice.