



Investment Rates - GIC / RRSP / RRIF / TFSA

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit |
|---------------|-----------------|---------------------------------|-----------------|
| 1 year | 3.200 * | 2.950 * | \$500.00 |
| 2 years | 3.200 * | 2.950 * | |
| 3 years | 3.200 * | 2.950 * | |
| 4 years | 3.250 * | 3.000 * | |
| 5 years | 3.250 * | 3.000 * | |

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 | 2.750 | \$100.00 or a regular scheduled deposit of \$25.00 or more |
|------|-------|--|

Market-Linked Products

| | |
|---|--|
| Better Earth - Series 60 Sales Period: Nov 19 to Jan 20, 2025 | Better Equality - Series 12 Sales Period: Nov 19 to Jan 20, 2025 |
|---|--|

Mortgage Property Tax Accounts

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

Mortgage Rates

| Posted Rates | Market Rates - Qualifying conditions apply | | | | | | | | | | |
|----------------|---|--------|-------|---------|-------|---------|-------|---------|-------|---------|-------|
| 6 month closed | <table border="0"> <tr> <td>1 year</td> <td>4.740</td> </tr> <tr> <td>2 years</td> <td>4.640</td> </tr> <tr> <td>3 years</td> <td>4.540</td> </tr> <tr> <td>4 years</td> <td>4.440</td> </tr> <tr> <td>5 years</td> <td>4.340</td> </tr> </table> | 1 year | 4.740 | 2 years | 4.640 | 3 years | 4.540 | 4 years | 4.440 | 5 years | 4.340 |
| 1 year | | 4.740 | | | | | | | | | |
| 2 years | | 4.640 | | | | | | | | | |
| 3 years | | 4.540 | | | | | | | | | |
| 4 years | | 4.440 | | | | | | | | | |
| 5 years | 4.340 | | | | | | | | | | |
| 6 month open | | | | | | | | | | | |
| 1 year | | | | | | | | | | | |
| 2 years | | | | | | | | | | | |
| 3 years | | | | | | | | | | | |
| 4 years | | | | | | | | | | | |
| 5 years | | | | | | | | | | | |

Prime Lending Rate **Variable Rate Mortgage**

| | | | |
|-------------------------------|-------|-------------|----------------|
| Rate (effective Oct 24, 2024) | 5.450 | 5 year term | Prime plus .25 |
|-------------------------------|-------|-------------|----------------|

Qualifying Rate

5 year Qualifying Rate is the greater of the qualifying rate or the contract rate plus 2.00%
(effective Nov 9, 2021) 5.250

All rates are subject to change without notice.