



**Investment Rates - GIC / RRSP / RRIF / TFSA**

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	3.200	2.950	\$1,000.00
2 years	3.200	2.950	
3 years	3.200	2.950	
4 years	3.250	3.000	
5 years	3.350	3.100	

**Rate Special (new funds and renewals)**

3 years	0.25% above 3 year rate	Sale Period: January 1, 2025 to March 1, 2025
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<b>Redeemable</b>		<b>Minimum deposit</b>
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1 year	1.900	\$1,000.00
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<b>Variable Rate-Registered Products</b>		<b>Minimum deposit</b>
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Rate	0.250	\$100.00 or a regular scheduled deposit of \$50.00 or more
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**First Home Savings Account (FHSA) - Variable Account**

Rate	2.750	\$100.00 or a regular scheduled deposit of \$50.00 or more
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**Market-Linked Products**

<b>Better Earth - Series 60</b> Sales Period: Nov 19 to Jan 20, 2025	<b>Better Equality - Series 12</b> Sales Period: Nov 19 to Jan 20, 2025
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<b>Mortgage Property Tax Accounts</b>
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Rate	0.050
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**Mortgage Rates**

Posted Rates	Market Rates - Qualifying conditions apply
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

<b>Prime Lending Rate</b>	<b>Variable Rate Mortgage</b>
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Rate (effective Oct 24, 2024)	5.450	5 year term	Prime plus .25
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<b>Qualifying Rate</b>
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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

All rates are subject to change without notice.