



Investment Rates - GIC / RRSP / RRIF / TFSA

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit |
|---------------|-----------------|---------------------------------|-----------------|
| 1 year | 2.850 * | 2.600 * | \$1,000.00 |
| 2 years | 3.000 | 2.750 | |
| 3 years | 3.000 | 2.750 | |
| 4 years | 3.000 | 2.750 | |
| 5 years | 3.000 | 2.750 | |

Rate Special (new funds and renewals)

3 years 0.25% above 3 year rate Sale Period: January 1, 2025 to March 1, 2025

| Redeemable | Minimum deposit |
|------------|-----------------|
| 1 year | \$1,000.00 |

| Variable Rate-Registered Products | Minimum deposit |
|-----------------------------------|--|
| Rate | \$100.00 or a regular scheduled deposit of \$50.00 or more |

First Home Savings Account (FHSA) - Variable Account

Rate 2.750 \$100.00
or a regular scheduled deposit
of \$50.00 or more

Market-Linked Products

| Better Earth - Series 61 | Minimum deposit | Better Equality - Series 13 | Minimum deposit |
|--------------------------------------|-----------------|--------------------------------------|-----------------|
| Sales Period: Jan 21 to Mar 17, 2025 | \$1,000.00 | Sales Period: Jan 21 to Mar 17, 2025 | \$1,000.00 |

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 |

| Prime Lending Rate | Variable Rate Mortgage |
|-------------------------------------|----------------------------|
| Rate (effective Jan 30, 2025) 5.200 | 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

| Mortgage Property Tax Accounts |
|--------------------------------|
| Rate 0.050 |

All rates are subject to change without notice.