



This disclosure of interest information, fees and charges applies to all GIC, RRSP, RRIF, TFSA and FHSA deposits held with League Savings and Mortgage. Fees and charges are subject to change, with advance notice.

League Savings and Mortgage is a member of the Canada Deposit Insurance Corporation (CDIC). CDIC insures many types of savings against the failure of a financial institution. Please visit our website at [www.lsm.ca](http://www.lsm.ca) for more information.

## DISCLOSURE OF INTEREST INFORMATION

### Variable Rate Deposit

- Interest rates are priced to market.
- Interest is calculated on the daily closing balance.
- Interest is paid monthly.

### Redeemable 1 Year Deposit

- Fully redeemable after 30 days
- Interest is paid at maturity or at time of redemption.
- Maximum two withdrawal requests per year.

### Fixed-Term Deposits 1 – 5 Years

- Interest is guaranteed for the term of the deposit.
- Interest is calculated on an annual basis as a percentage of the deposit amount.
- Interest is paid in accordance with the specified interest payment frequency on the deposit.

### Better Earth and Better Equality Portfolio Market Linked Guaranteed Investment (Non-Redeemable)

- Principal is 100% guaranteed.
- Rate of return is based on the variation in the price of 20 equal-weighted equity securities, paid at maturity. Refer to the Terms and Conditions Governing the Method of Calculation of Interest in the Market Linked Agreement.

## MINIMUM BALANCES

League Savings and Mortgage (excluding Nominee Deposit Brokers & Deposit Broker Services)	Nominee Deposit Brokers & Deposit Broker Services
<b>Term Deposits</b> <ul style="list-style-type: none"> <li>Minimum deposit of \$1,000.00</li> <li>Minimum deposit of \$5,000.00 for GIC with interest paid monthly or semi-annually by AFT.</li> </ul>	<b>Term Deposits-Nominee Deposit Brokers</b> <ul style="list-style-type: none"> <li>Minimum deposit of \$5,000.00</li> </ul>
<b>Variable Accounts</b> <ul style="list-style-type: none"> <li>Minimum deposit of \$100.00, or a regular scheduled preauthorized contribution of \$50.00 or more</li> </ul>	<b>Term Deposits-Deposit Broker Services</b> <ul style="list-style-type: none"> <li>Minimum deposit of \$25,000.00</li> </ul>

## DEPOSIT RENEWALS

### 21 Day Rate Guarantee

- A notice of maturing deposit will be mailed approximately 21 days prior to maturity date. Depositors will receive the highest rate within 21 days prior to the maturity date.

### Automatic Renewal

- If League Savings and Mortgage has not received renewal instructions, the deposit will be renewed for a similar term at the current posted rate of interest. Automatic renewals for terms under the minimum deposit balances will be renewed into a variable account or combined with a similar term if available.
- Deposit may be amended, redeemed or transferred within 10 business days of the investment or maturity date.

## DISCLOSURE OF FEES & CHARGES

Bank drafts	\$10.00 for each bank draft
Transfer from registered plans (RSP, RIF, TFSA, FHSA)	\$100.00 for each transfer of registered product
Withdrawal from registered plans (RSP, RIF, FHSA)	\$50.00 transaction fee per withdrawal
Early withdrawal of redeemable 1-year deposit	No interest will be paid if redemption is within 30 days of purchase or last renewal date.
Redemption of a non-redeemable deposit prior to the maturity date due to financial hardship	Pre-approval with League Savings and Mortgage \$100.00 transaction fee, plus 50% discount of interest earned on each deposit as of the last renewal date
Withdrawal from non-redeemable RRIF deposit prior to maturity	Maximum of 25% of the previous year-end balance Limit of 2 special withdrawals per year \$100.00 transaction fee per withdrawal
Pension legislated special withdrawal request	\$150.00 unlocking fee, in addition to applicable withdrawal fee
Account closed within 90 days of opening	\$100.00 per account
Change of registration/internal transfer	\$25.00 transaction fee per deposit
NSF (non-sufficient funds) fee	\$40.00 transaction fee
Estate administration	Estate processing is charged at a rate of \$275.00 per hour, with a minimum of \$275.00
Wire transfers	Incoming wire transfer \$20.00 Outgoing wire transfer \$30.00 domestic/ \$40.00 international
Dormant accounts	After two years notice of inactivity \$20.00, after five years notice of inactivity \$30.00 and after nine years notice of inactivity \$40.00
Transactional research	\$150.00 per hour, with a minimum charge of \$150.00 to research historical information and calculations
Provide personal information	\$25.00 fee to provide personal information pursuant to federal or provincial privacy legislation