



# LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

## Interest Rate Update

Rate Card #01-26

Effective Date: January 22, 2026

\*Indicates change

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

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	2.450	2.200	\$1,000.00 Annual interest
2 years	2.650	2.400	\$5,000.00 Monthly and semi-annual
3 years	2.800	2.550	
4 years	2.850	2.600	
5 years	3.000	2.750	

Redeemable	Minimum deposit
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1 year	1.50	Maximum 2 withdrawal requests per year	\$1,000.00
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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 \$50.00 or more
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### First Home Savings Account (FHSA) - Variable Account

Rate	1.500	\$100.00 or a regular scheduled deposit of \$50.00 or more
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### Market-Linked Products

Better Earth - Series 67*	Minimum deposit	Better Equality - Series 19*	Minimum deposit
Sales Period: Jan 20/26 to Mar 16/26	\$1,000.00	Sales Period: Jan 20/26 to Mar 16/26	\$1,000.00

### Mortgage Rates

Posted Rates	Market Rates - Qualifying conditions apply
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6 month closed	7.090 *	1 year	4.590 *
6 month open	8.590 *	2 years	4.490 *
1 year	6.590 *	3 years	4.390 *
2 years	6.490 *	4 years	4.290 *
3 years	6.390 *	5 years	4.190 *
4 years	6.290 *		
5 years	6.190 *		

Prime Lending Rate	Variable Rate Mortgage
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Rate (effective Oct 30, 2025)	4.450	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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Mortgage Property Tax Accounts
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Rate	0.050
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All rates are subject to change without notice.