



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		
1 year	1.50	Maximum 2 withdrawal requests per year	\$1,000.00

Variable Rate-Registered Products	Minimum deposit		
Rate	0.250		\$100.00 or a regular scheduled deposit of \$50.00 or more

First Home Savings Account (FHSA) - Variable Account

Rate	1.500		\$100.00 or a regular scheduled deposit of \$50.00 or more
------	-------	--	--

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		
6 month closed	6.990 *		
6 month open	8.490 *		
1 year	6.490 *	1 year	4.490 *
2 years	6.390 *	2 years	4.390 *
3 years	6.290 *	3 years	4.290 *
4 years	6.190 *	4 years	4.190 *
5 years	6.090 *	5 years	4.090 *

Prime Lending Rate	Variable Rate Mortgage		
Rate (effective Oct 30, 2025)	4.450	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

Mortgage Property Tax Accounts
Rate 0.050

All rates are subject to change without notice.