



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

Redeemable	Rate	Minimum deposit
1 year	1.900	\$1,000.00

Variable Rate-Registered Products	Rate	Minimum deposit
	0.250	\$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	1 year 4.740
2 years 6.850	2 years 4.640
3 years 6.540	3 years 4.540
4 years 6.340	4 years 4.440
5 years 6.490	5 years 4.340

Prime Lending Rate	Variable Rate Mortgage
Rate (effective Dec 11, 2024) 5.450	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.