



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

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	2.550 *	2.300 *	\$1,000.00 Annual interest
2 years	2.750 *	2.500 *	\$5,000.00 Monthly and semi-annual
3 years	2.850 *	2.600 *	
4 years	2.900 *	2.650 *	
5 years	3.050 *	2.800 *	

Redeemable	Annual Interest	Monthly or Semi-Annual Interest	Minimum deposit
1 year	1.50	Maximum 2 withdrawal requests per year	\$1,000.00

Variable Rate-Registered Products	Annual Interest	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
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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		
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.