



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	Minimum deposit
1 year	1.50 Maximum 2 withdrawal requests per year

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
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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	7.090 *
6 month open	8.590 *
1 year	6.590 *
2 years	6.490 *
3 years	6.390 *
4 years	6.290 *
5 years	6.190 *

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.