



Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	2.500 *	2.250 *	\$1,000.00
2 years	2.550 *	2.300 *	
3 years	2.600 *	2.350 *	
4 years	2.650 *	2.400 *	
5 years	2.700 *	2.450 *	

Redeemable	Minimum deposit
1 year	\$1,000.00

Variable Rate-Registered Products	Minimum deposit
Rate	\$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
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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	<table border="1"> <tbody> <tr> <td>1 year</td> <td>4.640</td> </tr> <tr> <td>2 years</td> <td>4.540</td> </tr> <tr> <td>3 years</td> <td>4.440</td> </tr> <tr> <td>4 years</td> <td>4.340</td> </tr> <tr> <td>5 years</td> <td>4.240</td> </tr> </tbody> </table>	1 year	4.640	2 years	4.540	3 years	4.440	4 years	4.340	5 years	4.240
1 year		4.640									
2 years		4.540									
3 years		4.440									
4 years		4.340									
5 years		4.240									
6 month open											
1 year											
2 years											
3 years											
4 years											
5 years											

Prime Lending Rate	Variable Rate Mortgage
Rate (effective Jan 30, 2025)	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.