



Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	2.700	2.450	\$1,000.00
2 years	2.700	2.450	
3 years	2.800	2.550	
4 years	2.850 *	2.600 *	
5 years	2.900 *	2.650 *	

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
------	-------	--

Market-Linked Products

Better Earth - Series 62	Minimum deposit	Better Equality - Series 14	Minimum deposit
Sales Period: Mar 18 to May 19, 2025	\$1,000.00	Sales Period: Mar 18 to May 19, 2025	\$1,000.00

Mortgage Rates

Posted Rates	Market Rates - Qualifying conditions apply		
6 month closed	6.840		
6 month open	7.640		
1 year	6.640	1 year	4.640
2 years	6.240	2 years	4.540
3 years	6.400	3 years	4.440
4 years	6.240	4 years	4.340
5 years	6.390	5 years	4.240

Prime Lending Rate	Variable Rate Mortgage		
Rate (effective Mar 13, 2025)	4.950	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.