



LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

Interest Rate Update

Rate Card #12-26

Effective Date: July 16, 2026

*Indicates change

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
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1 year	1.50	Maximum 2 withdrawal requests per year	\$1,000.00
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Variable Rate-Registered Products	Minimum deposit
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Rate	0.250	\$100.00 or a regular scheduled deposit of \$50.00 or more
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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 69	Minimum deposit	Better Equality - Series 21	Minimum deposit
Sales Period: May 19/26 to Jul 20/26	\$1,000.00	Sales Period: May 19/26 to Jul 20/26	\$1,000.00

Mortgage Rates

Posted Rates	Market Rates - Qualifying conditions apply
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6 month closed	7.290 *	1 year	4.790 *
6 month open	8.790 *	2 years	4.690 *
1 year	6.790 *	3 years	4.590 *
2 years	6.690 *	4 years	4.490 *
3 years	6.590 *	5 years	4.390 *
4 years	6.490 *		
5 years	6.390 *		

Prime Lending Rate	Variable Rate Mortgage
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Rate (effective Oct 30, 2025)	4.450	5 year term	Prime plus .25
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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
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All rates are subject to change without notice.