LEAGUE SAVINGS AND MORTGAGE
A Credit Union Company

Interest Rate Update

Rate Card #13-26
Effective Date: July 23, 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
1 year	1.50	Maximum 2 withdrawal requests per year	$1,000.00

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

Market-Linked Products

Better Earth - Series 70*	Minimum deposit	Better Equality - Series 22*	Minimum deposit
Sales Period: Jul 21/26 to Sep 21/26	$1,000.00	Sales Period: Jul 21/26 to Sep 21/26	$1,000.00

Mortgage Rates

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

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.