



Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	3.050 *	2.800 *	\$1,000.00 Annual interest
2 years	3.350 *	3.100 *	\$5,000.00 Monthly and semi-annual
3 years	3.450 *	3.200 *	
4 years	3.500 *	3.250 *	
5 years	3.650 *	3.400 *	

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 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	7.340		
6 month open	8.840		
1 year	6.840	1 year	4.840
2 years	6.740	2 years	4.740
3 years	6.640	3 years	4.640
4 years	6.540	4 years	4.540
5 years	6.440	5 years	4.440

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
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Mortgage Property Tax Accounts

Rate	0.050
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All rates are subject to change without notice.