

0.050

Rate

Interest Rate Update

Rate Card #16-25 Effective Date: July 17, 2025

*Indicates change

| Investment Rates - GIC / RRSP / RRIF / TFSA | | | | | | |
|---|-----------------|---------------------------------|--|--|--|--|
| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit | | | |
| 1 year | 2.750 | 2.500 | \$1,000.00 | | | |
| 2 years | 2.750 | 2.500 | | | | |
| 3 years | 2.800 | 2.550 | | | | |
| 4 years | 2.850 | 2.600 | | | | |
| 5 years | 2.900 | 2.650 | | | | |
| Redeemable | | | Minimum deposit | | | |
| 1 year | 1.900 | | \$1,000.00 | | | |
| Variable Rate-Regis | tered 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 | 2.750 | | \$100.00 or a regular schedule of \$50.00 or m | ed deposit | |
|--|---|--------------------------------------|--|---|--|
| | Market-Lir | iked Products | | | |
| Better Earth - Series 63 | Minimum deposit | Better Equality - Series 15 | Minimum deposit | | |
| Sales Period: May 20 to Jul 21, 2025 | \$1,000.00 | Sales Period: May 20 to Jul 21, 2025 | \$1,000.00 | | |
| | Mortg | age Rates | | | |
| Posted Rates - Qualifying condition | | | | | |
| 6 month closed 6 month open 1 year 2 years 3 years 4 years 5 years | 7.290 * 8.790 * 6.790 * 6.690 * 6.590 * 6.490 * 6.390 * | 3 ye 4 ye | ear ears ears ears ears | 4.790 * 4.690 * 4.590 * 4.490 * 4.390 * | |
| Prime Lending Rate | | Variable Rate Mortgage | | | |
| Rate (effective Mar 13, 2025) | 4.950 | 5 year | r term Pri | me plus .25 | |
| Qualifying Rate | | | | | |
| 5 year Qualifying Rate is the great (effective Nov 9, 2021) | ater of the qualifying rate or the 5.250 | e contract rate plus 2.00% | | | |
| Mortgage Property Tax Accour | ts | | | | |

All rates are subject to change without notice.