



Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	3.150 *	2.900	\$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
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	7.440 *
6 month open	8.940 *
1 year	6.940 *
2 years	6.840 *
3 years	6.740 *
4 years	6.640 *
5 years	6.540 *

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.