



**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<br>or a regular scheduled deposit<br>of \$50.00 or more |
|------|-------|------------------------------------------------------------------|

**First Home Savings Account (FHSA) - Variable Account**

|      |       |                                                                  |
|------|-------|------------------------------------------------------------------|
| Rate | 1.500 | \$100.00<br>or a regular scheduled deposit<br>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 | 7.690 * | 1 year  | 5.190 * |
| 6 month open   | 9.190 * | 2 years | 5.090 * |
| 1 year         | 7.190 * | 3 years | 4.990 * |
| 2 years        | 7.090 * | 4 years | 4.890 * |
| 3 years        | 6.990 * | 5 years | 4.790 * |
| 4 years        | 6.890 * |         |         |
| 5 years        | 6.790 * |         |         |

| 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%<br>(effective Nov 9, 2021) | 5.250 |
|-------------------------------------------------------------------------------------------------------------------------|-------|

| Mortgage Property Tax Accounts |
|--------------------------------|
|--------------------------------|

|      |       |
|------|-------|
| Rate | 0.050 |
|------|-------|

**All rates are subject to change without notice.**