LEAGUE SAVINGS AND MORTGAGE
A Credit Union Company

Interest Rate Update

Rate Card #18-26
Effective Date: September 24, 2026
*Indicates change

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

Sales Period	Minimum deposit
September 21, 2026 to November 16, 2026	$1,000.00

Better Earth - Series 71	Min / Max return To be determined at maturity	Better Equality - Series 23	Min / Max return To be determined at maturity
5 years	0.00% / 7.566%	3 years	0.00% / 6.266%
		5 years	0.00% / 7.566%

Mortgage Rates

Posted Rates		Market Rates - Qualifying conditions apply	
6 month closed	7.690		
6 month open	9.190		
1 year	7.190	**1 year**	5.190
2 years	7.090	**2 years**	5.090
3 years	6.990	**3 years**	4.990
4 years	6.890	**4 years**	4.890
5 years	6.790	**5 years**	4.790

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%
(effective Nov 9, 2021) 5.250

Mortgage Property Tax Accounts	
Rate	0.050

All rates are subject to change without notice.