



**Investment Rates - GIC / RRSP / RRIF / TFSA**

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit |
|---------------|-----------------|---------------------------------|-----------------|
| 1 year        | 2.550 *         | 2.300 *                         | \$1,000.00      |
| 2 years       | 2.700 *         | 2.450 *                         |                 |
| 3 years       | 2.700 *         | 2.450 *                         |                 |
| 4 years       | 2.750 *         | 2.500 *                         |                 |
| 5 years       | 2.900 *         | 2.650 *                         |                 |

| Redeemable | Minimum deposit |
|------------|-----------------|
| 1 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 | 2.000 | \$100.00<br>or a regular scheduled deposit<br>of \$50.00 or more |
|------|-------|------------------------------------------------------------------|

**Market-Linked Products**

| Better Earth - Series 64*            | Minimum deposit | Better Equality - Series 16*         | Minimum deposit |
|--------------------------------------|-----------------|--------------------------------------|-----------------|
| Sales Period: Jul 22 to Sep 22, 2025 | \$1,000.00      | Sales Period: Jul 22 to Sep 22, 2025 | \$1,000.00      |

**Mortgage Rates**

| Posted Rates   | Market Rates - Qualifying conditions apply |
|----------------|--------------------------------------------|
| 6 month closed | 7.290                                      |
| 6 month open   | 8.790                                      |
| 1 year         | 6.790                                      |
| 2 years        | 6.690                                      |
| 3 years        | 6.590                                      |
| 4 years        | 6.490                                      |
| 5 years        | 6.390                                      |
|                | 1 year 4.790                               |
|                | 2 years 4.690                              |
|                | 3 years 4.590                              |
|                | 4 years 4.490                              |
|                | 5 years 4.390                              |

| Prime Lending Rate            | Variable Rate Mortgage     |
|-------------------------------|----------------------------|
| Rate (effective Mar 13, 2025) | 4.950                      |
|                               | 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.**