LEAGUE SAVINGS AND MORTGAGE
A Credit Union Company

Interest Rate Update

Rate Card #21-26
Effective Date: October 28, 2026
*Indicates change

Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	3.500	3.250	$1,000.00 Annual interest
2 years	3.800	3.550	$5,000.00 Monthly and semi-annual
3 years	3.950	3.700	
4 years	4.100	3.850	
5 years	4.200	3.950	

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	7.640		
6 month open	9.140		
1 year	7.140	**1 year**	5.140
2 years	7.040	**2 years**	5.040
3 years	6.940	**3 years**	4.940
4 years	6.840	**4 years**	4.840
5 years	6.740	**5 years**	4.740

Prime Lending Rate		Variable Rate Mortgage	
Rate (effective Oct 28, 2026)	4.700 *	**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.