



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	2.750	2.500	
3 years	2.800	2.550	
4 years	2.850	2.600	
5 years	3.000	2.750	

Redeemable	Minimum deposit
1 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	2.000	\$100.00 or a regular scheduled deposit of \$50.00 or more
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Market-Linked Products

Better Earth - Series 65	Minimum deposit	Better Equality - Series 17	Minimum deposit
Sales Period: Sep 23 to Nov 17, 2025	\$1,000.00	Sales Period: Sep 23 to Nov 17, 2025	\$1,000.00

Mortgage Rates

Posted Rates	Market Rates - Qualifying conditions apply
6 month closed	7.040 *
6 month open	8.540 *
1 year	6.540 *
2 years	6.440 *
3 years	6.340 *
4 years	6.240 *
5 years	6.140 *
	1 year 4.540 *
	2 years 4.440 *
	3 years 4.340 *
	4 years 4.240 *
	5 years 4.140 *

Prime Lending Rate	Variable Rate Mortgage
Rate (effective Mar 13, 2025)	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.