



Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	2.450	2.200	\$1,000.00 Annual interest
2 years	2.650	2.400	\$5,000.00 Monthly and semi-annual
3 years	2.800	2.550	
4 years	2.850	2.600	
5 years	3.000	2.750	

Redeemable	Minimum deposit
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1 year	1.500 *	\$1,000.00
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Variable Rate-Registered Products	Minimum deposit
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Rate	0.250	\$100.00 or a regular scheduled deposit of \$50.00 or more
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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
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6 month closed	7.040 *	1 year	4.540 *
6 month open	8.540 *	2 years	4.440 *
1 year	6.540 *	3 years	4.340 *
2 years	6.440 *	4 years	4.240 *
3 years	6.340 *	5 years	4.140 *
4 years	6.240 *		
5 years	6.140 *		

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