



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	1.50	Maximum 2 withdrawal requests per year	\$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	1.500 *	\$100.00 or a regular scheduled deposit of \$50.00 or more
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Market-Linked Products

Better Earth - Series 66	Minimum deposit	Better Equality - Series 18	Minimum deposit
Sales Period: Nov 18/25 to Jan 19/26	\$1,000.00	Sales Period: Nov 18/25 to Jan 19/26	\$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

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
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Mortgage Property Tax Accounts

Rate	0.050
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All rates are subject to change without notice.