Effective Date: October 12. 2022
*Indicates change

## INVESTMENT RATES - GIC / RRIF / RRSP / TFSA

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Min | Deposit |
| :---: | :---: | :---: | :---: | :---: |
| 1 year | 4.400 * | 4.150 * | \$500.00 |  |
| 2 years | 4.550 * | 4.300 * |  |  |
| 3 years | 4.600 * | 4.350 * |  |  |
| 4 years | 4.600 | 4.350 |  |  |
| 5 years | 4.650 | 4.400 |  |  |
| Redeemable |  |  | Minimum deposit |  |
| 1 year | 1.900 * |  | \$500.00 |  |
| Variable Rate-Registered Products |  |  | Minimum deposit |  |
| Rate | 0.250 * |  | No Minimum |  |
| Market-Linked Products |  |  |  |  |
| Better Earth Portfolio Series 47 <br> Sale Period: September 27, 2022 to November 21, 2022 |  | S\&P TSX Index Linked Deposit Series 106 Sale Period: September 1 to October 31, 2022 |  |  |
| Mortgage Property Tax Accounts |  |  |  |  |
| Rate | 0.050 |  |  |  |
| MORTGAGE RATES |  |  |  |  |
| Posted Rates |  | Market Rates - Qualifying conditions apply |  |  |
| 6 month closed | 5.900 | 1 year <br> 2 years <br> 3 years <br> 4 years <br> 5 years |  |  |
| 6 month open | 8.250 |  |  |  |
| 1 year | 5.690 |  |  | 4.5 |
| 2 years | 5.630 |  |  | 4.6 |
| 3 years | 5.700 |  |  | 4.7 |
| 4 years | 5.900 |  |  | 4.8 |
| 5 years | 6.140 |  |  |  |
| Prime Lending Rate |  | Variable Rate Mortgage |  |  |
| Rate (effective S | 5.450 | 5 year term |  | Prime plu |
| Qualifying Rate |  |  |  |  |
| 5 year Qualifying Rate (effective June 1, 2021) |  | 5.25\% |  |  |
| All rates are subject to change without notice. |  |  |  |  |

