

Demand Deposit Rates			Effective Date: February 10, 2025	
RATE SCHD	Deposit Type	Interest Rate	Minimum Deposit	Notes
Membership and Equity Shares				
	Share Class "A" (Previous Year)	Dividends	\$5	
	Share Class "B" (Previous Year)	Declared and	N/A	New issues unavailable
	Share Class "D" (Previous Year)	Paid Annually	N/A	New issues unavailable
Savings Accounts				
Plan 24 Savings				
69	- Regular	0.25%		Interest calculated on the closing daily balance and paid monthly.
	- Golden 60+	0.25%		
	- Power Plan	0.25%		
200	- High Interest	1.00%	None	
	- Campus 19+	1.00%		
	- Youth 13-18	1.00%		
	- Mtn Kids Money Club 5-12	1.00%		*Special Conditions Apply
*Junior - defined as < 19 yrs. old				
Chequing Accounts				
CAD Chequing Accounts				
63	- Regular			
	- Golden	0.00%	None	
	- Power / Plus / Premier			
	- Organization			
	- Business Reg/20/50/100			
USD Chequing Accounts				
65	- Personal	0.00%	None	
	- Business			
Maximizer:				
	\$1 to \$1,000	0.00%		<i>This product is no longer available</i>
	\$1,001 – \$5,000	0.25%		
67	\$5,001 – \$10,000	0.25%	None	Interest calculated on the closing daily balance and paid monthly.
	\$10,001 – \$25,000	0.50%		
	\$25,001 and over	0.75%		

All rates are subject to change without notice, and are not guaranteed unless confirmed by phone, email, or fax. Conditions may apply. In the event of a discrepancy between these rates and the official rates posted in our office, the latter shall prevail.

Term Deposit Rates			Effective Date: March 14, 2025	
RATE SCHD	Deposit Type	Interest Rate	Minimum Deposit	Notes
Fixed Rate - Redeemable				
80	1 Year	2.25%	\$1,000	Redeemable.
Fixed Rate - Non-Redeemable				
75	1 Year	3.05%	\$1,000	Non-Redeemable
76	2 Year	3.05%		
77	3 Year	3.00%		
78	4 Year	3.00%		
79	5 Year	3.25%		
Junior - Fixed Rate - Redeemable (Junior – defined as < 19 yrs old)				
86	1 Year	3.25%	\$100	Redeemable

1	Central 1 Prime Rate	4.95%	Effective Date: March 13, 2025	
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Registered Deposit Rates			Effective Date: March 14, 2025	
RATE SCHD	Deposit Type	Interest Rate	Minimum Deposit	Notes
Tax Free Savings Accounts				
73	TFSA Savings (Open)	0.25%	\$25	
108	1 Year	2.25%	\$1,000	Redeemable without penalty.
148	1 Year	3.05%		Non-Redeemable.
160	2 Year	3.05%		
105	3 Year	3.00%	\$1,000	
106	4 Year	3.00%		
107	5 Year	3.25%		
First Home Savings Plans				
210	FHSA Savings (Open)	0.25%	\$100	
211	1 Year	2.25%		Redeemable without penalty.
212	1 Year	3.05%		
213	2 Year	3.05%		
214	3 Year	3.00%	\$1,000	Non-Redeemable.
215	4 Year	3.00%		
216	5 Year	3.25%		
Retirement Savings Plans				
72	RRSP Savings (Open)	0.25%	\$100	
89	1 Year	3.05%		
90	2 Year	3.05%		
91	3 Year	3.00%	\$1,000	Non-Redeemable.
92	4 Year	3.00%		
93	5 Year	3.25%		
Retirement Income Funds and Life Income Funds				
72	RRIF and LIF Savings (Open)	0.25%	\$100	
97 135	1 Year	3.05%		
98 136	2 Year	3.05%		
99 137	3 Year	3.00%		Non-Redeemable.
100 138	4 Year	3.00%		
101 139	5 Year	3.25%		
Registered Educational Savings Plans and Registered Disability Savings Plans				
RESP/RDSP	RESP and RDSP Savings (Open)	0.25%	\$100	
RESP/RDSP	1 Year	3.05%		
RESP/RDSP	2 Year	3.05%		
RESP/RDSP	3 Year	3.00%	\$1,000	Non-Redeemable.
RESP/RDSP	4 Year	3.00%		
RESP/RDSP	5 Year	3.25%		

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Mortgage Loan Rates

Effective Date: **March 13, 2025**

RATE SCHD	Class	Type	Posted Rate	RATE SCHD	Special Rates	Amortization
Fixed						
130	1 Year	Closed	6.64%	131	5.49%	to 25 years
130	2 Year	Closed	6.24%	131	4.79%	to 25 years
130	3 Year	Closed	6.40%	131	4.39%	to 25 years
130	4 Year	Closed	6.40%	131	4.29%	to 25 years
130	5 Year	Closed	6.39%	131	4.34%	to 25 years
130	5 Year	Closed (Insured)	6.39%	131	3.99%	to 25 years
	1 Year	Open	8.79%			to 25 years
Variable						
	5 Year	Open	Prime + 1.50%			
	5 Year	Closed	Prime – 0.50%			

¹ **Central 1 Prime Rate**

4.95%

Effective Date: **March 13, 2025**

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