

Demand Deposit Rates			Effective Date: December 1, 2023	
RATE SCHD	Deposit Type	Interest Rate	Minimum Deposit	Notes
<b>Membership and Equity Shares</b>				
	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
<b>Savings Accounts</b>				
<b>Plan 24 Savings</b>				
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	1.50%	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				
<b>Chequing Accounts</b>				
<b>CAD Chequing Accounts</b>				
63	- Regular			
	- Golden	0.00%	None	
	- Power / Plus / Premier			
	- Organization			
	- Business Reg/20/50/100			
<b>USD Chequing Accounts</b>				
65	- Personal	0.00%	None	
	- Business			
<b>Maximizer:</b>				
	\$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%		

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Term Deposit Rates			Effective Date: March 2, 2024	
RATE SCHD	Deposit Type	Interest Rate	Minimum Deposit	Notes
Fixed Rate - Redeemable				
80	1 Year	3.00%	\$1,000	Redeemable.
Fixed Rate - Non-Redeemable				
75	1 Year	5.10%	\$1,000	Non-Redeemable
76	2 Year	4.60%		
77	3 Year	4.25%		
78	4 Year	4.25%		
79	5 Year	4.25%		
Junior - Fixed Rate - Redeemable (Junior – defined as < 19 yrs old)				
86	1 Year	4.25%	\$100	Redeemable

1	<b>Central 1 Prime Rate</b>	<b>7.20%</b>	<b>Effective Date: July 13, 2023</b>	
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Registered Deposit Rates			Effective Date: March 2, 2024	
RATE SCHD	Deposit Type	Interest Rate	Minimum Deposit	Notes
<b>Tax Free Savings Accounts</b>				
73	TFSA Savings (Open)	0.25%	\$25	
108	1 Year	3.00%	\$1,000	Redeemable without penalty.
148	1 Year	5.10%		Non-Redeemable.
160	2 Year	4.60%		
105	3 Year	4.25%	\$1,000	
106	4 Year	4.25%		
107	5 Year	4.25%		
<b>First Home Savings Plans</b>				
210	FHSA Savings (Open)	0.25%	\$100	
211	1 Year	3.00%		Redeemable without penalty.
212	1 Year	5.10%		
213	2 Year	4.60%		
214	3 Year	4.25%	\$1,000	Non-Redeemable.
215	4 Year	4.25%		
216	5 Year	4.25%		
<b>Retirement Savings Plans</b>				
72	RRSP Savings (Open)	0.25%	\$100	
89	1 Year	5.10%		
90	2 Year	4.60%		
91	3 Year	4.25%	\$1,000	Non-Redeemable.
92	4 Year	4.25%		
93	5 Year	4.25%		
<b>Retirement Income Funds and Life Income Funds</b>				
72	RRIF and LIF Savings (Open)	0.25%	\$100	
97 135	1 Year	5.10%		
98 136	2 Year	4.60%		
99 137	3 Year	4.25%		Non-Redeemable.
100 138	4 Year	4.25%		
101 139	5 Year	4.25%		
<b>Registered Educational Savings Plans and Registered Disability Savings Plans</b>				
RESP/RDSP	RESP and RDSP Savings (Open)	0.25%	\$100	
RESP/RDSP	1 Year	5.10%		
RESP/RDSP	2 Year	4.60%		
RESP/RDSP	3 Year	4.25%	\$1,000	Non-Redeemable.
RESP/RDSP	4 Year	4.25%		
RESP/RDSP	5 Year	4.25%		

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## Mortgage Loan Rates

Effective Date: February 3, 2024

RATE SCHD	Class	Type	Posted Rate	RATE SCHD	Special Rates	Amortization
<b>Fixed</b>						
130	1 Year	Closed	7.79%	131	6.79%	to 25 years
130	2 Year	Closed	7.39%	131	6.39%	to 25 years
130	3 Year	Closed	6.99%	131	5.86%	to 25 years
130	4 Year	Closed	6.74%	131	5.60%	to 25 years
130	5 Year	Closed	6.79%	131	5.60%	to 25 years
130	5 Year	Closed (Insured)	6.79%	131	5.15%	to 25 years
	1 Year	Open	8.79%			to 25 years
<b>Variable</b>						
	5 Year	Open	Prime + 1.50%			
	5 Year	Closed	Prime			

## 1 Central 1 Prime Rate

7.20%

Effective Date: July 13, 2023

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