

<b>Demand Deposit Rates</b>		<b>Effective Date: August 9, 2018</b>		
<small>RATE SCHD</small>	<b>Deposit Type</b>	<b>Interest Rate</b>	<b>Minimum Deposit</b>	<b>Notes</b>
<b>Membership and Equity Shares</b>				
	Share Class "A" (Previous Year)	Dividends Declared and Paid Annually	\$5	
	Share Class "B" (Previous Year)		N/A	New issues unavailable
	Share Class "D" (Previous Year)		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%		
71	- Campus 19+	1.00%	None	
	- Youth 13-18	1.00%		
	- Mtn Kids Money Club 5-12	1.00%		
*Junior - defined as < 19 yrs. old			*Special Conditions Apply	
<b>Chequing Accounts</b>				
<b>CAD Chequing Accounts</b>				
63	- Regular	0.00%	None	
	- Golden			
	- 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%		

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: December 2, 2022		
RATE SCHED	Deposit Type	Interest Rate	Minimum Deposit	Notes
<b>Fixed Rate - Redeemable</b>				
80	1 Year	3.00%	\$1,000	Redeemable.
<b>Fixed Rate - Non-Redeemable</b>				
75	1 Year	4.75%		
76	2 Year	4.85%		
77	3 Year	4.85%	\$1,000	Non-Redeemable
78	4 Year	4.85%		
79	5 Year	4.85%		
<b>Junior - Fixed Rate - Redeemable</b> (Junior – defined as < 19 yrs old)				
86	1 Year	4.85%	\$100	Redeemable

1	<b>Central 1 Prime Rate</b>	<b>5.95%</b>	<b>Effective Date: October 28, 2022</b>	
---	-----------------------------	--------------	---	--

*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.*



Registered Deposit Rates		Effective Date: December 2, 2022		
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	4.75%		Non-Redeemable.
160	2 Year	4.85%		
105	3 Year	4.85%	\$1,000	
106	4 Year	4.85%		
107	5 Year	4.85%		
<b>Retirement Savings Plans</b>				
72	RRSP Savings (Open)	0.25%	\$100	
89	1 Year	4.75%		
90	2 Year	4.85%		
91	3 Year	4.85%	\$1,000	Non-Redeemable.
92	4 Year	4.85%		
93	5 Year	4.85%		
<b>Retirement Income Funds and Life Income Funds</b>				
72	RRIF and LIF Savings (Open)	0.25%	\$100	
97 135	1 Year	4.75%		
98 136	2 Year	4.85%		
99 137	3 Year	4.85%	\$1,000	See service officer for advice on this product.
100 138	4 Year	4.85%		
101 139	5 Year	4.85%		
<b>Registered Educational Savings Plans</b>				
RESP	RESP Savings (Open) *	0.25%	\$100	
RESP	1 Year *	4.75%		
RESP	2 Year *	4.85%		
RESP	3 Year *	4.85%	\$1,000	See service officer for advice on this product.
RESP	4 Year *	4.85%		
RESP	5 Year *	4.85%		
<b>Registered Disability Savings Plans</b>				
RDSP	RDSP Savings (Open)	0.25%	\$100	
RDSP	1 Year	4.75%		
RDSP	2 Year	4.85%		
RDSP	3 Year	4.85%	\$1,000	See service officer for advice on this product.
RDSP	4 Year	4.85%		
RDSP	5 Year	4.85%		

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.

**Mortgage Loan Rates**

**Effective Date: October 25, 2022**

RATE SCHD	Class	Type	Posted Rate	RATE SCHD	Special Rates	Amortization
<b>Fixed</b>						
130	1 Year	Closed	5.59%	131	5.49%	to 25 years
130	2 Year	Closed	5.69%	131	5.49%	to 25 years
130	3 Year	Closed	5.80%	131	5.59%	to 25 years
130	4 Year	Closed	6.04%	131	5.55%	to 25 years
130	5 Year	Closed	6.14%	131	5.54%	to 25 years
130	5 Year	Closed (Insured)	6.14%	131	5.44%	to 25 years
	1 Year	Open	6.49%			to 25 years
<b>Variable</b>						
	5 Year	Open	Prime + 1.50%			
	5 Year	Closed	Prime			

**1 Central 1 Prime Rate**

**5.95%**

**Effective Date: October 28, 2022**

*All rates are subject to change without notice, and are not guaranteed unless confirmed by phone, email, or fax. Conditions may apply. Interest rate and approval are based on individual risk profile.*

*In the event of a discrepancy between these rates and the official rates posted in our office, the latter shall prevail.*

