Current Rates
Effective: January 23, 2024

TERM DEPOSITS Minimum $\$ 500$ deposit required \| Non-registered, RRSP, RRIF \& TFSA Eligible

| Short Term Deposits - Redeemable | Rate |
| :---: | :---: |
| 30-59 Days | 1.95\% |
| 60-89 Days | 2.05\% |
| 90-179 Days | 2.70\% |
| 180-269 Days | 2.90\% |
| 270-364 Days | 3.35\% |
| 18 Months | 4.40\% |
| Long Term Deposits - Non-Redeemable | Rate |
| 6 Months | 4.90\% |
| 1 Year | 4.80\% |
| 18 Months | 4.60\% |
| 2 Years | 4.50\% |
| 3 Years | 4.30\% |
| 4 Years | 4.20\% |
| 5 Years | 4.15\% |
| Registered Investment Accounts | Rate |
| Registered Retirement Savings Plan (RRSP) - Variable | 0.25\% |
| Registered Retirement Income Plan (RRIF) - Variable | 0.25\% |
| Tax Free Savings Account (TFSA) - Variable | 0.25\% |

## CHEQUING \& SAVINGS ACCOUNTS

| Personal Chequing Account | Rate |
| :---: | :---: |
| Variable rate with balance below \$5,000 | 0.00\% |
| Variable rate with balance above \$5,000 | 0.00\% |
| Plan 24 Savings | Rate |
| Variable rate with balance below \$5,000 | 0.05\% |
| Variable rate with balance above \$5,000 | 0.05\% |
| SuperSonic Savings | Rate |
| Variable rate with balance below \$5,000 | 0.75\% |
| Variable rate with balance above \$5,000 | 0.75\% |
| US Personal Chequing Account | Rate |
| Variable rate with balance below \$5,000 | 0.00\% |
| Variable rate with balance above \$5,000 | 0.00\% |
| US Plan 24 Account | Rate |
| Variable rate with balance below \$5,000 | 0.00\% |
| Variable rate with balance above \$5,000 | 0.05\% |

## LOANS \& MORTGAGES

| Personal Loans \& Line of Credit** | Rate |
| :---: | :---: |
| Personal Line of Credit | Starting at 8.75\% |
| Personal Loan - Variable | Starting at 8.75\% |
| Personal Loan - Fixed | Starting at 9.75\% |
| Overdraft Protection | 21.00\% |
| Unauthorized Draft | 40.00\% |
| Fixed Rate Mortgages | Rate |
| 1 Year Open | Starting at 7.95\% |
| 1 Year Closed | Starting at 7.40\% |
| 2 Year Closed | Starting at 7.00\% |
| 3 Year Closed | Starting at 6.85\% |
| 4 Year Closed | Starting at 6.75\% |
| 5 Year Closed | Starting at 6.35\% |
| 7 Year Closed | Starting at 6.99\% |
| Variable Rate Mortgages | Rate |
| Variable Closed | Starting at 7.95\% |
| Home Equity Line of Credit | Rate |
| Primeline | Starting at 8.75\% |

## TERMS \& CONDITIONS

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[^0]:    Our current Prime Rate is $7.70 \%$. Rates are in effect as of January 23, 2024 and are subject to change without notice.

    * Index-linked investments require a minimum deposit of $\$ 500$ and are only available for 3 or 5-year non-redeemable terms and based on the TXS Top 60.
    ** Rates are based on a full credit application.

