

SCHEDULE OF INTEREST RATES EFFECTIVE:

14-Mar-25

<u>Term Deposit Rates Under \$100000</u>		POSTED RATE	EFFECTIVE RATE AFTER 5% REBATE APPLIED (NOT GUARANTEED)
1 Year Redeemable		2.50%	2.65%
1 Year Non-Redeemable		3.00%	3.15%
2 Year Non-Redeemable		3.10%	3.26%
3 Year Non-Redeemable		3.15%	3.31%
4 Year Non-Redeemable		3.20%	3.36%
<u>PLAN 24</u>	INTEREST CALCULATED DAILY AND PAID MONTHLY	0.10%	
<u>SPECIAL SAVING</u>	INTEREST CALCULATED ON MINIMUM MONTHLY BALANCE AND PAID SEMI-ANNUALLY	0.10%	
<u>LOAN RATES</u>			EFFECTIVE RATE AFTER 5% REBATE APPLIED (NOT GUARANTEED)
UNSECURED PERSONAL LOAN (MAX \$30,000)		8.50%	8.10%
CHATTEL LOANS	NEW	5.24%	4.99%
	1 YEAR	5.24%	4.99%
	2 YEARS	5.24%	4.99%
	3,4,5 YEARS	6.24%	5.94%
	6 YEARS & OLDER	6.74%	6.42%
MORTGAGES	1 year Fixed-Rate open	7.44%	7.09%
	1 year Fixed-Rate closed	5.94%	5.66%
	2 year Fixed-Rate closed	5.54%	5.28%
	3 year Fixed-Rate closed	4.24%	4.04%
	5 year Fixed-Rate closed	Rate upon request	
	2nd Mortgage	7.99%	7.61%
	HELOC P+.50%	5.45%	5.19%
RRSP ACCOUNT	1 YEAR NON-REDEEMABLE	3.50%	
	1 YEAR REDEEMABLE	2.75%	
<u>TFSA ACCOUNTS</u>			
	1 YEAR NON-REDEEMABLE	3.50%	
	1 YEAR REDEEMABLE	2.75%	