

Borrowing Rates

Prime Rate	Rate
Prime Rate	4.45%

• Effective October 29, 2025.

Mortgages	Rate
Open Variable	6.45%
5 Year Closed Variable	4.45%
1 Year Fixed Open	5.99%
1 Year Fixed	4.59%
2 Year Fixed	4.59%
3 Year Fixed	4.59%
4 Year Fixed	4.59%
5 Year Fixed	4.59%

• Rates shown are for Owner Occupied Mortgages.
 • Non-Owner-Occupied and Commercial Mortgage Rates available upon request.

Personal Loans	Rate
Starting at	6.60%

Personal Line of Credit	Rate
Starting at	8.10%

Home Equity Line of Credit	Rate
Starting at	5.10%

Deposit Rates

Daily Interest Chequing and Savings	Rate
Balance: \$0 – \$4,999.99	0.250%
\$5,000.00 – \$9,999.99	0.250%
\$10,000.00 – \$24,999.99	0.500%
\$25,000.00 – \$59,999.99	0.500%
Over \$60,000.00	0.500%
U.S. Dollar Daily Interest Savings	1.00%
Euro Daily Interest Savings	0.10%
Balance: \$0 – \$4,999.99	

Daily Interest Premium Savings	Rate
Daily Interest Premium Savings	2.50%

Investment Rates

RRSP, RRIF, RESP, and FHSA Deposits	Rate
Daily Interest Variable	2.50%
1 Year Fixed	3.20%
2 Year Fixed	3.30%
3 Year Fixed	3.40%
4 Year Fixed	3.50%
5 Year Fixed	3.60%

TFSA Deposits	Rate
Daily Interest Variable	2.50%
1 Year Fixed	3.20%
2 Year Fixed	3.30%
3 Year Fixed	3.40%
4 Year Fixed	3.50%
5 Year Fixed	3.60%
1 Year Cashable TFSA	2.50%

GIC Deposits	Rate
1 Year	3.20%
2 Year	3.30%
3 Year	3.40%
4 Year	3.50%
5 Year	3.60%
1 Year Cashable GIC	2.50%
1 Year U.S. Dollar GIC	1.50%

• 1 Year Cashable GIC is redeemable after 60 days; all other GICs are non-redeemable.
 • GIC Deposits are not eligible for Profit Sharing.