BCU Financial

Rates as of April 04, 2025

Deposit Specials
120 Day Term Deposit 3.90%*
13 Months 3.60%*

DEPOSITS

TERM DEPOSITS

TERM	OVER $1,000
30-59 days	0.50
60-89 days	0.60
90-179 days	2.15
180-269 days	2.25
270-364 days	2.25

GUARANTEED INVESTMENT CERTIFICATES

TERM	OVER $1,000
1 year	3.05
2 year	3.15
3 year	3.15
4 year	3.15
5 year	3.30

RRSP, RRIF, & LIF DEPOSITS

Savings Account	0.60
1 year	3.05
2 year	3.15
3 year	3.15
4 year	3.15
5 year	3.30

	RESP	TFSA	FHSA
Savings	0.60	0.60	0.60
1 year	3.05	3.05	3.05
2 year	3.15	3.15	3.15
3 year	3.15	3.15	3.15
4 year	3.15	3.15	3.15
5 year	3.30	3.30	3.30

DEPOSIT ACCOUNTS

Savings	0.10
Daily Interest	0.05
Lys Mykyta (Youth)	0.50
Current Account	0.00
Chequing	0.00

SAVINGS/CHEQUING & REBEL

$0-$999	0.00
$1,000-$4,999	0.05
$5,000-$24,999	0.10
$25,000-$59,000	0.30
$60,000-$99,999	0.35
over $99,999	0.50
BCULINK Savings	**1.25**

US DOLLAR DEPOSITS

TERM	RATE
$500-$4,999	0.05
$5,000-$9,999	0.10
over $10,000	0.10

US DOLLAR TERM DEPOSITS

TERM	OVER $1,000
30-59 days	0.50
60-89 days	0.60
90-179 days	0.70
180-269 days	0.80
270-364 days	0.90

US DOLLAR GICs

TERM	OVER $1,000
1 year	1.25
2 year	1.35
3 year	1.50
4 year	1.75
5 year	2.00

MORTGAGES

RESIDENTIAL MORTGAGES

Mortgage special
*5-year Insured Mortgages 4.19%****
*5-year Conventional Mortgages 4.39%****

				APR[1]
1st Mortgage	3 Year Open	Variable Rate	5.90	5.94
	3 Year Open	1 Year Fixed Rate	7.20	7.24
	1 Year Closed	Fixed Rate	5.99	6.11
	2 Year Closed	Fixed Rate	5.69	5.75
	3 Year Closed	Fixed Rate	4.99	5.03
	4 Year Closed	Fixed Rate	4.89	4.92
	5 Year Closed	Fixed Rate	4.69	4.71
	6 Month Open	Fixed Rate	8.19	8.43

COMMERCIAL MORTGAGES

Terms Available

LOANS

PERSONAL

Car Loan Special *5-year term 6.99%***

Prime	5.40
Other	8.59
New Car-1 year	7.09
New Car-2 year	7.19
New Car-3 year	7.29
New Car-4 year	7.39
New Car-5 year	6.99
Overdraft	22.00

LINES OF CREDIT

Home Equity	5.90
Unsecured	10.49

1) The annual percentage rate (APR) is based on a $250,000 mortgage for the applicable term assuming a processing fee of $300 (which includes fees associated with determining the value of the property). If there are no cost of borrowing charges, the APR and the interest rate will be the same.

* Terms and conditions apply: 100-day term and 13-month term only; NEW and EXISTING money; includes Registered and Non-Registered Funds. We reserve the right to change, extend or withdraw this offer at any time. Offer valid from March 7, 2025. Rates are annual and subject to change.

** Terms and conditions apply: 5-year open term; insured; On Approved Credit (OAC), rates vary by product and are subject to change without notice. The quoted rate is the regulatory Annual Percentage Rate (APR) if there is no cost of borrowing other than interest with interest calculated half-yearly, not in advance; detailed terms and conditions are available upon request. We reserve the right to change, extend, or withdraw this offer at any time. Rates are annual and subject to change. Offer valid from October 25, 2024.

*** Terms and conditions apply: 5-year closed terms only; conventional or insured; On Approved Credit (OAC), rates vary by product and are subject to change without notice. APR for the 5-year insured mortgage is 4.21%. APR for the 5-year conventional mortgage is 4.41%. The annual percentage rate (APR) is based on a $250,000 mortgage for the applicable term assuming a processing fee of $300 (which includes fees associated with determining the value of the property). If there are no cost of borrowing charges, the APR and the interest rate will be the same. We reserve the right to change, extend, or withdraw this offer at any time. Rates are annual and subject to change. Offer valid from March 25, 2025.

Rates shown are subject to change without notice and are on a per annum basis.