

Rates as of February 21, 2026

Deposit Specials
8 months Term Deposit 3.75%**
14 months 3.30%* | 34 Months 3.50%*

DEPOSITS

TERM DEPOSITS		GUARANTEED INVESTMENT CERTIFICATES			RRSP, RRIF, & LIF DEPOSITS		
TERM	OVER \$1,000	TERM	OVER \$1,000	Savings Account			
30-59 days	0.50	1 year	2.75	1 year			2.75
60-89 days	0.60	2 year	2.90	2 year			2.90
90-179 days	1.90	3 year	3.05	3 year			3.05
180-269 days	1.90	4 year	3.20	4 year			3.20
270-364 days	1.90	5 year	3.30	5 year			3.30
	RESP	TFSA	FHSA	DEPOSIT ACCOUNTS		SAVINGS/CHEQUING & REBEL	
Savings	0.50	0.50	0.50	Savings	0.10	\$0-\$999	0.00
1 year	2.75	2.75	2.75	Daily Interest	0.05	\$1,000-\$4,999	0.05
2 year	2.90	2.90	2.90	Lys Mykyta (Youth)	0.50	\$5,000-\$24,999	0.10
3 year	3.05	3.05	3.05	Current Account	0.00	\$25,000-\$59,000	0.30
4 year	3.20	3.20	3.20	Chequing	0.00	\$60,000-\$99,999	0.35
5 year	3.30	3.30	3.30			over \$99,999	0.50
						BCULINK Savings	1.05

US DOLLAR DEPOSITS		US DOLLAR TERM DEPOSITS		US DOLLAR GICs	
TERM	RATE	TERM	OVER \$1,000	TERM	OVER \$1,000
\$500-\$4,999	0.05	30-59 days	0.50	1 year	1.25
\$5,000-\$9,999	0.10	60-89 days	0.60	2 year	1.35
over \$10,000	0.10	90-179 days	0.70	3 year	1.75
		180-269 days	0.80	4 year	2.25
		270-364 days	0.90	5 year	2.50

MORTGAGES

RESIDENTIAL MORTGAGES

Mortgage special
3-year Closed Mortgages 4.49%****

1st Mortgage	Term	Rate	APR ¹
	3 Year Open	Variable Rate	5.40
	3 Year Open	1 Year Fixed Rate	7.20
	1 Year Closed	Fixed Rate	5.99
	2 Year Closed	Fixed Rate	5.69
	3 Year Closed	Fixed Rate	4.99
	4 Year Closed	Fixed Rate	4.99
	5 Year Closed	Fixed Rate	4.79
	6 Month Open	Fixed Rate	7.94

COMMERCIAL MORTGAGES

Terms Available

LOANS

PERSONAL

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

Prime 4.90

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 5.40

Secured – Cash 4.90

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: 14-month, and 34-month terms 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 November 7th, 2025. Rates are annual and subject to change.

** Terms and conditions apply: 8-month term only; NEW money only; includes Registered and Non-Registered Funds. We reserve the right to change, extend, or withdraw this offer at any time. Offer valid from February 21 to March 7, 2026.

*** 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, 2025.

**** Terms and conditions apply: 3-year closed term only; On Approved Credit (OAC), rates vary by product and are subject to change without notice. APR for the 3-year mortgage is 4.59%. 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 July 23, 2025.

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