

Deposit Specials
46 months GIC 3.60%* / 57 Months GIC 3.80%*
1 Year Redeemable GIC, Cashable after 90 days 2.25%**

DEPOSITS

TERM DEPOSITS		GUARANTEED INVESTMENT CERTIFICATES		RRSP, RRIF, & LIF DEPOSITS	
TERM	OVER \$1,000	TERM	OVER \$1,000	Savings Account	0.50
30-59 days	0.50	1 year	2.95	1 year	2.95
60-89 days	0.60	2 year	3.10	2 year	3.10
90-179 days	1.80	3 year	3.35	3 year	3.35
180-269 days	1.85	4 year	3.45	4 year	3.45
270-364 days	1.90	5 year	3.50	5 year	3.50
	RESP	TFSA	FHSA	DEPOSIT ACCOUNTS	
Savings	0.50	0.50	0.50	BCULINK Savings	1.05
1 year	2.95	2.95	2.95	Savings	0.10
2 year	3.10	3.10	3.10	Lys Mykyta (Youth)	0.50
3 year	3.35	3.35	3.35	Current Account	0.00
4 year	3.45	3.45	3.45	Chequing	0.00
5 year	3.50	3.50	3.50		

US DOLLAR DEPOSITS		US DOLLAR TERM DEPOSITS		US DOLLAR GICs	
TIER	RATE	TIER	OVER \$1,000	TIER	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	1.50
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

LOANS

RESIDENTIAL MORTGAGES

PERSONAL

1st Mortgage	3 Year Open	Variable Rate	5.40	5.44	Car Loan Special 5-year term 6.99%***	
	3 Year Open	1 Year Fixed Rate	7.20	7.24	Prime	4.90
	1 Year Closed	Fixed Rate	5.99	6.11	Other	8.59
	2 Year Closed	Fixed Rate	5.69	5.75	New Car-1 year	7.09
	3 Year Closed	Fixed Rate	4.99	5.03	New Car-2 year	7.19
	4 Year Closed	Fixed Rate	4.99	5.02	New Car-3 year	7.29
	5 Year Closed	Fixed Rate	4.79	4.81	New Car-4 year	7.39
	6 Month Open	Fixed Rate	7.94	7.98	New Car-5 year	6.99
					Overdraft	22.00
					LINES OF CREDIT	
					Home Equity	5.40
					Secured – Cash	4.90
					Unsecured	10.49

COMMERCIAL MORTGAGES

Terms Available

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: 46-month, and 57-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 April 1st, 2026. Rates are annual and subject to change. ** Terms and conditions apply: 1 year term cashable after 90 days only. If cashed in early, any accrued interest is forfeited; NEW and EXISTING money;. We reserve the right to change, extend or withdraw this offer at any time. Offer valid from April 1st, 2026. 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, 2025.

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