BCU Financial

Rates as of October 29, 2026

Deposit Specials
4.15%* - 6 months – NEW MONEY ONLY
USD Special 4.00% 1 year – NEW MONEY ONLY**

DEPOSITS

TERM DEPOSITS

TERM	OVER $1,000
30-59 days	0.50
60-89 days	0.60
90-179 days	2.00
180-269 days	2.05
270-364 days	2.10

GUARANTEED INVESTMENT CERTIFICATES

TERM	OVER $1,000
1 year	3.40
2 year	3.60
3 year	3.80
4 year	3.95
5 year	4.00

RRSP, RRIF, & LIF DEPOSITS

Savings Account	0.50
1 year	3.40
2 year	3.60
3 year	3.80
4 year	3.95
5 year	4.00

	RESP	TFSA	FHSA
Savings	0.50	0.50	0.50
1 year	3.40	3.40	3.40
2 year	3.60	3.60	3.60
3 year	3.80	3.80	3.80
4 year	3.95	3.95	3.95
5 year	4.00	4.00	4.00

DEPOSIT ACCOUNTS

HISA	1.05
Savings	0.10
Daily Interest	0.05
Youth	0.50
Current Account	0.00
Chequing	0.00

US DOLLAR DEPOSITS

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

US DOLLAR TERM DEPOSITS

TIER	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

TIER	OVER $1,000
1 year	2.25
2 year	2.50
3 year	2.75
4 year	3.25
5 year	3.50

MORTGAGES

RESIDENTIAL MORTGAGES

				APR[1]
1st Mortgage	3 Year Open	Variable Rate	5.65	5.72
	3 Year Open	1 Year Fixed Rate	7.45	7.52
	1 Year Closed	Fixed Rate	5.99	6.11
	2 Year Closed	Fixed Rate	5.69	5.75
	3 Year Closed	Fixed Rate	5.29	5.44
	4 Year Closed	Fixed Rate	5.29	5.44
	5 Year Closed	Fixed Rate	4.99	5.14
	6 Month Open	Fixed Rate	8.19	8.26

COMMERCIAL MORTGAGES

Terms Available

LOANS PERSONAL

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

		APR[2]
Prime	5.15	
Other	8.59	
New Car-1 year	7.09	7.65
New Car-2 year	7.19	7.48
New Car-3 year	7.29	7.49
New Car-4 year	7.39	7.55
New Car-5 year	6.99	7.11

LINES OF CREDIT

Home Equity[3]	5.65
Secured – Cash	5.15
Unsecured	10.49
Overdraft	22.00

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.
2) Terms and conditions. Based on a $20,000 car loan with a $60 PPSA registration fee. 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. Offer valid from October 25, 2025. 3) Home equity line of credit – Aside from annual rate of interest there may be initial costs like an appraisal of your property.
* 6-month GIC: Terms and Conditions: Available on new deposits not currently held with BCU Financial ("New Money"). Valid for 6-month term GICs only and available for registered and non-registered accounts. Rates are annual and subject to change without notice. Offer effective October 9, 2026. BCU Financial reserves the right to amend, extend, suspend, or withdraw this offer at any time. Additional eligibility requirements and terms may apply.
** 1-Year USD GIC: Terms and Conditions: Available on new U.S. dollar deposits not currently held with BCU Financial ("New Money"). Valid for 1-year USD GICs only and available for non-registered accounts only. Rates are annual and subject to change without notice. Offer effective October 9, 2026. BCU Financial reserves the right to amend, extend, suspend, or withdraw this offer at any time. Additional eligibility requirements and terms may apply.
***Terms and conditions apply: 5-year open term; insured; On Approved Credit (OAC). 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. Offer valid from October 25, 2025. "New Money" means funds not currently on deposit with BCU Financial and not transferred from another BCU Financial account within the previous 30 days, as determined by BCU Financial.

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