



Consumer Deposit Rates

Effective Date: January 23, 2019

Bulletin 09/19

*indicates change

GIC Long Term (Non-redeemable)

| | | Minimums | | Annual Interest Frequency |
|--------|----------|----------|----------|-----------------------------------|
| 1 year | 2.500% * | GIC | \$ 1,000 | Paid ⁽¹⁾ or Compounded |
| 2 year | 2.700% * | | | |
| 3 year | 2.850% * | | | |
| 4 year | 2.900% * | | | |
| 5 year | 3.000% * | | | |

(1) Semi-Annual interest payment frequency has a 0.250 % rate below annual. Monthly interest payment frequency has minimum of \$25,000 (\$10,000 for age 60 and over) and a 0.500 % rate below annual, with interest payment deposited directly to client's banking institution account.

Registered Plan Long Term (Non-redeemable)

| | | Minimums | | Annual Interest Frequency |
|--------|----------|----------|----------|---------------------------|
| 1 year | 2.500% * | RESP | \$ 500 | Compounded |
| 2 year | 2.700% * | RRIF | \$ 5,000 | Compounded |
| 3 year | 2.850% * | RRSP | \$ 1,000 | Compounded |
| 4 year | 2.900% * | TFSA | \$ 1,000 | Compounded |
| 5 year | 3.000% * | | | |

Cashable

| | | Minimums | |
|--------|--------|--------------|----------|
| 1 year | 0.950% | All Products | \$ 5,000 |

Variable Rate Deposit

| Rate | 0.150% 0 | Minimums | | |
|------|----------|----------|------------------|--|
| | | | New | Subsequent |
| | | | Lump Sum Deposit | Scheduled Electronic Deposit (biweekly or monthly) |
| | | GIC | Not Available | — |
| | | RESP | No Minimum | \$ 100 \$ 25 |
| | | RRIF | \$ 5,000 | \$ 500 — |
| | | RRSP | \$ 500 | \$ 500 \$ 100 |
| | | TFSA | — | — |

Important Notes About This Bulletin

- Minimum applies to each deposit
- Rates and minimums subject to change without notice.
- Odd month terms are also available