

The Financial Centre of Collingwood

Tuesday, September 19, 2023 at 9:00 AM

All rates subject to change without notice

	Minimum Deposit	Rate	Issuer
SAVINGS ACCOUNTS			
Personal ⁵	n/a	2.850%	MANB
Business	n/a	2.850%	MANB

CASHABLE GIC - 1 YR. TERM			
5,000	90 days	4.450%	HOME
5,000	30 days	4.450%	BRID

SHORT TERM GIC			
40 - 59 days	100,000	4.350%	MCAN
	5,000	4.300%	HOME
60 - 89 days	5,000	4.300%	HOME
90 - 119 days	100,000	4.550%	MCAN
	5,000	4.500%	HOME
120 - 179 days	100,000	4.570%	MCAN
	5,000	4.500%	HOME
180 - 364 days	5,000	4.850%	BRID

TFSA GIC * compounded annually			
1 YR	25,000	5.750%	FLCU
	5,000	-	-
	1,000	5.580%	VRSB
2 YR	10,000	-	-
	5,000	-	-
	1,000	5.540%	HOME
3 YR	10,000	-	-
	5,000	5.450%	CCS ²
	1,000	5.350%	HOME
4 YR	10,000	-	-
	5,000	5.100%	CCS ²
	1,000	5.050%	HOME
5 YR	10,000	-	-
	5,000	5.100%	CCS ²
	1,000	5.050%	HOME

LONG TERM GIC ¹			
1 YR	25,000	5.850%	FLCU
	5,000	5.820%	WFCU
	1,000	5.580%	VRSB
2 YR	75,000	-	-
	5,000	5.870%	WFCU
	1,000	5.420%	VRSB
30 MONTH	75,000	5.850%	HAVB
3 YR	100,000	5.700%	DUCA
	5,000	5.660%	WFCU
	1,000	5.280%	VRSB
4 YR	100,000	5.650%	DUCA
	5,000	5.600%	WFCU
	1,000	4.950%	VRSB
5 YR	100,000	5.650%	DUCA
	5,000	5.630%	WFCU
	1,000	5.000%	VRSB

RRSP GIC * compounded annually			
1 YR	25,000	5.800%	FLCU
	5,000	-	-
	1,000	5.580%	VRSB
2 YR	25,000	5.820%	MCAN
	5,000	-	-
	1,000	5.540%	HOME
3 YR	25,000	5.650%	MCAN
	5,000	5.450%	CCS ²
	1,000	5.350%	HOME
4 YR	25,000	5.600%	MCAN
	5,000	5.100%	CCS ²
	1,000	5.050%	HOME
5 YR	25,000	5.600%	MCAN
	10,000	5.100%	CCS ²
	1,000	5.050%	HOME

1 - GICs are non-redeemable, non-assignable, and non-transferrable. Rates are for annual interest payment - ask for compounding rates.

2 - Company charges transfer-out fee at maturity. Exceptions may apply, ask for details.

3 - Client must be present in office at time of initial account opening, as company requires original client signature on all forms.

4 - Company charges estate administration fee of \$50 per member/per plan.

5 - available in non-registered, RSP, RIF & TFSA

Company Legend ¹

B2B	B2B Bank
BRID	Bridgewater Bank
CWT	Canadian Western Trust
CCS	Coast Capital Savings Federal Credit Union
CONC	Concentra Bank
CUA	Credit Union Atlantic ⁴
DUCA	DUCA Financial Services Credit Union ²
ECCU	East Coast Credit Union ⁴
EFRT	Effort Trust
FNB	First Nations Bank
FOCU	First Ontario Credit Union ²
FLCU	Frontline Credit Union
GENB	General Bank of Canada
HAVB	Haventree Bank
HOMB	Home Bank
HOME	Home Trust
ICSV	IC Savings ²
LDCU	Ladysmith District Credit Union
LAUR	Laurentian Bank
LHCU	Lighthouse Credit Union
LSMC	League Savings and Mortgage Company
MANB	Manulife Bank
MCAN	MCAN Mortgage Corporation
MCCU	Motor City Community Credit Union ²
MCU	* contact our office for details
MOTB	Motus Bank
MOYA	Moya Financial Credit Union ²
NCU	Northern Credit Union ²
PARA	Parama Credit Union ²
PATH	Pathwise Credit Union (formerly Auto Workers Community Credit Union)
PEAC	Peace Hills Trust
VRSB	Versabank
WFCU	Windsor Family Credit Union ²
WOBC	WealthONE Bank of Canada
YCU	Your Credit Union ²
YNCU	Your Neighbourhood Credit Union ²

1 - unless otherwise indicated, deposits are guaranteed by the Canada Deposit Insurance Corporation up to \$100k per registration.

2 - deposits are guaranteed by the Deposit Insurance Corporation of Ontario up to \$250k (unlimited for registered plans)

3 - BC Credit Union Deposits are 100% guaranteed by the Credit Union Deposit Insurance Corporation of British Columbia.

4 - deposits are guaranteed by the Nova Scotia Credit Union Deposit Insurance Corporation up to \$250k per registration