

The Financial Centre of Collingwood

Friday, October 23, 2020 at 9:12 AM

All rates subject to change without notice

	Minimum Deposit	Rate	Issuer
SAVINGS ACCOUNTS			
Open	n/a	0.150%	MANB
RSP & TFSA	n/a	0.150%	MANB

CASHABLE GIC - 1 YR. TERM			
5,000	90 days	0.250%	CCS
5,000	30 days	0.150%	CCS

SHORT TERM GIC			
30 - 59 days	25,000	-	-
	5,000	-	-
	1,000	0.200%	PEAC
60 - 89 days	25,000	-	-
	5,000	0.250%	HOMB
	1,000	0.200%	PEAC
	5,000	0.300%	HOMB
	1,000	0.200%	PEAC

TFSA GIC * compounded annually			
1 YR	5,000	0.800%	CCS
	2,500	-	-
	1,000	0.770%	HOME
2 YR	5,000	-	-
	2,500	-	-
	1,000	0.910%	HOME
3 YR	5,000	1.050%	CCS
	2,500	-	-
	1,000	0.930%	HOME
4 YR	5,000	1.100%	CCS
	2,500	-	-
	1,000	1.050%	HOME
5 YR	5,000	-	-
	2,500	-	-
	1,000	1.310%	HOME

LONG TERM GIC¹			
1 YR	100,000	-	-
	25,000	-	-
	1,000	1.100%	WFCU
18 MO	50,000	1.500%	HAVB
2 YR	25,000	-	-
	5,000	-	-
	1,000	1.450%	WFCU
3 YR	25,000	-	-
	5,000	-	-
	1,000	1.700%	WFCU
4 YR	25,000	-	-
	5,000	-	-
	1,000	1.750%	WFCU
5 YR	25,000	-	-
	5,000	-	-
	1,000	2.000%	WFCU

RRSP GIC * compounded annually			
1 YR	100,000	1.100%	DUCA
	5,000	0.800%	CCS
	1,000	0.770%	HOME
2 YR	25,000	1.050%	MCAN
	5,000	0.950%	MCAN
	1,000	0.910%	HOME
3 YR	25,000	1.400%	MCAN
	5,000	1.300%	MCAN
	1,000	0.930%	HOME
4 YR	25,000	1.450%	MCAN
	5,000	1.350%	MCAN
	1,000	1.200%	PEAC
5 YR	25,000	1.600%	MCAN
	5,000	1.500%	MCAN
	1,000	1.350%	PEAC

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 - Limited time offer on deposits placed between October 1st, 2020 to October 16th, 2020

Company Legend ¹

B2B	B2B Bank
BRID	Bridgewater Bank
CCS	Coast Capital Savings Federal Credit Union
COMM	Community Trust
CUA	Credit Union Atlantic ⁴
CWB	Canadian Western Bank
CWT	Canadian Western Trust
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
GENB	General Bank of Canada
HAVB	Haventree Bank
HOMB	Home Bank
HOME	Home Trust
ICSV	IC Savings ²
LAUR	Laurentian Bank
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