The Financial Centre of Collingwood

Friday, November 06, 2026 at 9:38 AM

All rates subject to change without notice

SAVINGS ACCOUNTS	Minimum Deposit	Rate	Issuer
Personal[5]	n/a	**1.650%**	MANB
Business	n/a	**1.550%**	MANB
Registered[6]	n/a	**1.100%**	MANB

CASHABLE GIC - 1 YR. TERM			
5,000	90 days	**2.250%**	HOME
5,000	30 days	**2.180%**	BRID

SHORT TERM GIC			
30 - 59 days	5,000	**2.050%**	HOME
60 - 89 days	5,000	**2.150%**	HOME
90 - 119 days	90,000	**2.550%**	MCAN
120 - 179 days	90,000	**2.600%**	MCAN
180 - 269 days	90,000	**2.710%**	FOCU
270 - 364 days	90,000	**2.810%**	FOCU

TFSA GIC * compounded annually			
1 YR	25,000	**3.770%**	WOBC
	10,000	**-**	**-**
	1,000	**3.600%**	HOME
2 YR	25,000	**4.050%**	WOBC
	10,000	**-**	**-**
	1,000	**4.010%**	HOME
3 YR	25,000	**4.300%**	WOBC
	10,000	**-**	**-**
	1,000	**4.110%**	HOME
4 YR	25,000	**4.330%**	WOBC
	10,000	**-**	**-**
	1,000	**4.130%**	HOME
	25,000	**4.400%**	WOBC
	10,000	**-**	**-**
	1,000	**4.200%**	HOME

LONG TERM GIC [1]	Minimum Deposit	Rate	Issuer
1 YR	50,000	**4.250%**	YNCU
	25,000	**4.210%**	WOBC
	5,000	**4.170%**	WFCU
2 YR	100,000	**4.300%**	LDCU
	25,000	**4.280%**	WOBC
	5,000	**4.260%**	WFCU
3 YR	100,000	**4.400%**	LDCU
	25,000	**4.360%**	WOBC
	5,000	**4.340%**	WFCU
4 YR	100,000	**4.400%**	LDCU
	25,000	**4.370%**	WOBC
	5,000	**4.340%**	WFCU
5 YR	90,000	**-**	**-**
	25,000	**4.460%**	WOBC
	5,000	**4.410%**	WFCU

RRSP GIC * compounded annually			
1 YR	100,000	**3.900%**	DUCA
	5,000	**3.750%**	MCAN
	1,000	**3.600%**	HOME
2 YR	90,000	**4.250%**	MCAN
	5,000	**4.150%**	MCAN
	1,000	**4.010%**	HOME
3 YR	90,000	**4.320%**	MCAN
	25,000	**4.270%**	MCAN
	1,000	**4.110%**	HOME
4 YR	25,000	**4.330%**	WOBC
	5,000	**4.230%**	MCAN
	1,000	**4.130%**	HOME
5 YR	25,000	**4.400%**	WOBC
	5,000	**4.250%**	MCAN
	1,000	**4.200%**	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 - At maturity, principal and interest wil be deposited directly to client's bank account.
4 - Company charges estate administration fee of $55 per member/per plan.
5 - Promotional rate for net new deposits to a new personal, non-registered, CAD Advantage Account. Rate is variable and subject to change.
6 - Includes RRSP, RRIF, and TFSA

Company Legend [1]	
BRID	Bridgewater Bank
CCS	Coast Capital Savings Federal Credit Union
CCU	Compass Credit Union[5]
CUA	Credit Union Atlantic [4]
DUCA	DUCA Financial Services Credit Union [2]
ECCU	East Coast Credit Union [4]
EFRT	Effort Trust
EQCU	Equity Credit Union[2]
FNB	First Nations Bank
FOCU	First Ontario Credit Union [2]
FLCU	Frontline Credit Union[2]
GENB	General Bank of Canada
HAVB	Haventree Bank
HECU	Health care & Municipal Employees' Credit Union[2]
HOMB	Home Bank
HOME	Home Trust
ICSV	IC Savings [2]
LDCU	Ladysmith & District Credit Union[3]
LAUR	Laurentian Bank
LHCU	Lighthouse Credit Union[2]
LSMC	League Savings and Mortgage Company
MSCU	Mainstreet Credit Union[2]
MANB	Manulife Bank
MCAN	MCAN Financial Group
MCCU	Motor City Community Credit Union [2]
MOYA	Moya Financial Credit Union [2]
NVCU	Niverville Credit Union
NBCU	Northern Birch Credit Union [2]
NCU	Northern Credit Union [2]
OMCU	Omista Credit Union[2]
OPPA	OPPA Credit Union[2]
PARA	Parama Credit Union [2]
PATH	Pathwise Credit Union[2] (formerly Auto Workers Community Credit Union)
PEAC	Peace Hills Trust
PEOP	Peoples Trust
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
5 - deposits are guaranteed by the Deposit Guarantee Corporation of Manitoba