

The Financial Centre of Collingwood

Thursday, April 15, 2021 at 9:14 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%	HOME
5,000	30 days	0.150%	HOME

SHORT TERM GIC			
	25,000	-	-
30 - 59 days	5,000	0.200%	HOMB
	1,000	-	-
1.7	25,000	-	-
	5,000	0.250%	HOMB
	1,000	-	-
90 days	5,000	0.300%	HOMB
	1,000	-	-

TFSA GIC * compounded annually			
	5,000	-	-
	2,500	-	-
	1,000	0.750%	HOME
2 YR	5,000	-	-
	2,500	-	-
	1,000	1.010%	COMM
3 YR	5,000	-	-
	2,500	-	-
	1,000	1.370%	HOME
4 YR	5,000	-	-
	2,500	-	-
	1,000	1.630%	HOME
5 YR	5,000	-	-
	2,500	-	-
	1,000	1.850%	HOME

LONG TERM GIC¹			
	25,000	-	-
1 YR	5,000	1.150%	WFCU
	1,000	0.550%	VERS
	25,000	-	-
2 YR	5,000	1.400%	WFCU
	1,000	0.940%	VERS
	25,000	1.600%	MCAN
3 YR	5,000	1.550%	MCAN
	1,000	1.350%	VERS
	25,000	1.850%	MCAN
4 YR	5,000	1.800%	MCAN
	1,000	1.560%	VERS
	25,000	2.050%	MCAN
5 YR	5,000	2.000%	MCAN
	1,000	1.560%	VERS

RRSP GIC * compounded annually			
	100,000	0.950%	DUCA
1 YR	10,000	0.850%	MCU
	1,000	0.750%	HOME
	100,000	1.250%	DUCA
2 YR	5,000	1.200%	MCAN
	1,000	1.010%	COMM
	10,000	-	-
3 YR	5,000	1.550%	MCAN
	1,000	1.370%	HOME
	10,000	-	-
4 YR	5,000	1.800%	MCAN
	1,000	1.630%	HOME
	10,000	-	-
5 YR	5,000	2.000%	MCAN
	1,000	1.850%	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 - 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