

# The Financial Centre of Collingwood

Wednesday, October 05, 2022 at 9:05 AM

All rates subject to change without notice

	Minimum Deposit	Rate	Issuer
<b>SAVINGS ACCOUNTS</b>			
Personal <sup>5</sup>	n/a	<b>3.75%*</b>	MANB
Business	n/a	<b>2.250%</b>	MANB

<b>CASHABLE GIC - 1 YR. TERM</b>			
5,000	90 days	<b>3.000%</b>	HOME
5,000	30 days	<b>2.850%</b>	HOME

<b>SHORT TERM GIC</b>			
	25,000	-	-
30 - 59 days	5,000	<b>2.810%</b>	VRSB
	1,000	-	-
	25,000	-	-
60 - 89 days	5,000	<b>2.810%</b>	VRSB
	1,000	-	-
90 days	5,000	<b>2.910%</b>	VRSB
	1,000	-	-

<b>TFSA GIC * compounded annually</b>			
	10,000	-	-
1 YR	5,000	-	-
	1,000	<b>4.410%</b>	HOME
	25,000	-	-
2 YR	5,000	-	-
	1,000	<b>4.560%</b>	HOME
	25,000	-	-
3 YR	5,000	-	-
	1,000	<b>4.640%</b>	HOME
	10,000	-	-
4 YR	5,000	-	-
	1,000	<b>4.650%</b>	HOME
	10,000	-	-
5 YR	5,000	-	-
	1,000	<b>4.680%</b>	HOME

	Minimum Deposit	Rate	Issuer
<b>LONG TERM GIC<sup>1</sup></b>			
	75,000	<b>4.500%</b>	HAVB
1 YR	5,000	<b>4.450%</b>	WFCU
	1,000	<b>4.210%</b>	VRSB
	25,000	<b>4.700%</b>	MCCU
2 YR	5,000	<b>4.650%</b>	WFCU
	1,000	<b>4.350%</b>	VRSB
	75,000	<b>4.810%</b>	HAVB
3 YR	5,000	<b>4.800%</b>	WFCU
	1,000	<b>4.350%</b>	VRSB
	10,000	-	-
4 YR	5,000	<b>4.950%</b>	WFCU
	1,000	<b>4.410%</b>	VRSB
	10,000	-	-
5 YR	5,000	<b>5.000%</b>	WFCU
	1,000	<b>4.500%</b>	VRSB

<b>RRSP GIC * compounded annually</b>			
	10,000	<b>4.450%</b>	MOTB
1 YR	5,000	-	-
	1,000	<b>4.410%</b>	HOME
	25,000	<b>4.600%</b>	DUCA
2 YR	5,000	-	-
	1,000	<b>4.560%</b>	HOME
	25,000	<b>4.650%</b>	DUCA
3 YR	5,000	-	-
	1,000	<b>4.640%</b>	HOME
	25,000	<b>4.900%</b>	HECU
4 YR	5,000	-	-
	1,000	<b>4.650%</b>	HOME
	25,000	<b>4.950%</b>	DUCA
5 YR	5,000	<b>4.800%</b>	DUCA
	1,000	<b>4.680%</b>	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 <sup>1</sup>

B2B	B2B Bank
BRID	Bridgewater Bank
CCS	Coast Capital Savings Federal Credit Union
COMM	Community Trust
CONC	Concentra Bank
CUA	Credit Union Atlantic <sup>4</sup>
DUCA	DUCA Financial Services Credit Union <sup>2</sup>
ECCU	East Coast Credit Union <sup>4</sup>
EFRT	Effort Trust
FNB	First Nations Bank
FOCU	First Ontario Credit Union <sup>2</sup>
FLCU	Frontline Credit Union
GENB	General Bank of Canada
HAVB	Haventree Bank
HECU	Healthcare & Municipal Employees CU
HOMB	Home Bank
HOME	Home Trust
ICSV	IC Savings <sup>2</sup>
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 <sup>2</sup>
MCU	* contact our office for details
MOTB	Motus Bank
MOYA	Moya Financial Credit Union <sup>2</sup>
NCU	Northern Credit Union <sup>2</sup>
PARA	Parama Credit Union <sup>2</sup>
PATH	Pathwise Credit Union (formerly Auto Workers Community Credit Union)
PEAC	Peace Hills Trust
VRSB	Versabank
WFCU	Windsor Family Credit Union <sup>2</sup>
WOBC	WealthONE Bank of Canada
YCU	Your Credit Union <sup>2</sup>
YNCU	Your Neighbourhood Credit Union <sup>2</sup>

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