

The Financial Centre of Collingwood

Wednesday, June 17, 2026 at 9:49 AM

All rates subject to change without notice

	Minimum Deposit	Rate	Issuer
SAVINGS ACCOUNTS			
Personal	n/a	1.500%	MANB
Business	n/a	1.450%	MANB
Registered ^b	n/a	1.050%	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	5,000	2.550%	HOME
120 - 179 days	5,000	2.600%	HOME
180 - 269 days	5,000	2.700%	HOME
270 - 364 days	5,000	2.800%	HOME

TFSA GIC * compounded annually			
1 YR	10,000	3.400%	HECU
	5,000	-	-
	1,000	3.320%	HOME
2 YR	10,000	3.700%	HECU
	5,000	-	-
	1,000	3.590%	HOME
3 YR	10,000	3.800%	HECU
	5,000	-	-
	1,000	3.780%	HOME
4 YR	10,000	3.900%	HECU
	5,000	-	-
	1,000	3.810%	HOME
5 YR	10,000	3.950%	HECU
	5,000	-	-
	1,000	3.910%	HOME

LONG TERM GIC ¹			
1 YR	50,000	3.760%	MSCU
	25,000	3.650%	FLCU
	5,000	3.590%	WFCU
2 YR	90,000	-	-
	50,000	3.830%	MSCU
	5,000	3.730%	WFCU
3 YR	90,000	4.030%	MCAN
	50,000	4.020%	MSCU
	5,000	3.930%	WFCU
4 YR	90,000	4.040%	MCAN
	50,000	4.020%	MSCU
	5,000	3.940%	MCAN
5 YR	50,000	4.090%	MSCU
	25,000	4.040%	MCAN
	5,000	3.990%	WFCU

RRSP GIC * compounded annually			
1 YR	90,000	3.650%	MCAN
	25,000	3.600%	MCAN
	1,000	3.320%	HOME
2 YR	90,000	3.830%	MCAN
	25,000	3.780%	MCAN
	1,000	3.590%	HOME
3 YR	90,000	4.030%	MCAN
	25,000	3.980%	MCAN
	1,000	3.780%	HOME
4 YR	90,000	4.040%	MCAN
	25,000	3.990%	MCAN
	1,000	3.810%	HOME
5 YR	90,000	4.090%	MCAN
	25,000	4.040%	MCAN
	1,000	3.910%	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 will be deposited directly to client's bank account.

4 - Company charges estate administration fee of \$55 per member/per plan.

5 - Includes RRSP, RRRIF, 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
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