

# TERM DEPOSIT

# rates

**Rates Effective:** July 11, 2008

All rates are subject to change without notice, and are not guaranteed unless confirmed by email, phone or fax.

In the event of a discrepancy between these rates and the official rates posted in our offices, the latter shall prevail.

## Term Deposit Products

### Short Term - GIC Term Deposits

Interest paid at maturity

No interest, where applicable, will be paid if contract broken within 30 days

Duration	Amount	Rate	Restrictions
30 - 59 Day Redeemable - GIC	\$500 > \$4,999	1.375%	Withdrawal permitted at 50% of rate
30 - 59 Day Redeemable - GIC	\$5000>	1.50%	
30 - 59 Day Non-Redeemable - GIC	\$5000>	1.75%	No early withdrawal
60 - 89 Day Redeemable - GIC	\$500 > \$4,999	1.375%	Withdrawal permitted at 50% of rate
60 - 89 Day Redeemable - GIC	\$5000>	1.50%	
60 - 89 Day Non-Redeemable - GIC	\$5000>	1.75%	No early withdrawal
90 - 119 Day Redeemable - GIC	\$500 > \$4,999	1.425%	Withdrawal permitted at 50% of rate
90 - 119 Day Redeemable - GIC	\$5000>	1.55%	
90 - 119 Day Non-Redeemable - GIC	\$5000>	1.80%	No early withdrawal
120 - 179 Day Redeemable - GIC	\$500 > \$4,999	1.425%	Withdrawal permitted at 50% of rate
120 - 179 Day Redeemable - GIC	\$5000>	1.55%	
120 - 179 Day Non-Redeemable - GIC	\$5000>	1.80%	No early withdrawal
180 - 364 Day Redeemable - GIC	\$500 > \$4,999	1.525%	Withdrawal permitted at 50% of rate
180 - 364 Day Redeemable - GIC	\$5000>	1.65%	
180 - 364 Day Non-Redeemable - GIC	\$5000>	1.90%	No early withdrawal

*\*automatic renewal at current rate*

### Redeemable Term Deposits

Minimum Deposit = \$500.00. No interest, where applicable, will be paid if contract is broken within 30 days

	Rate Monthly	Rate Semi- Annually	Rate Annually
1 Year Redeemable Term	1.75%	1.875%	2.00%
2 Year Redeemable Term	2.10%	2.225%	2.35%
3 Year Redeemable Term	2.35%	2.475%	2.60%
5 Year Redeemable Term	2.70%	2.825%	2.95%

-- Withdrawal permitted at 50% of rate

*\*automatic renewal at current rate*

# TERM DEPOSIT



# rates

## Non - Redeemable Term Deposits

Minimum Deposit = \$500.00 No interest, where applicable, will be paid if contract is broken within 30 days

	Rate Monthly	Rate Semi- Annually	Rate Annually
1 Year Non-Redeemable Term	2.00%	2.125%	2.25%
2 Year Non-Redeemable Term	2.35%	2.475%	2.60%
3 Year Non-Redeemable Term	2.60%	2.725%	2.85%
5 Year Non-Redeemable Term	2.95%	3.075%	3.20%

*\*automatic renewal at current rate*

## US Dollar Term Deposit

Minimum Deposit = \$500.00  
No early withdrawal

	Rate Interest paid at maturity	Rate Interest paid annually
30 - 59 Day Term Open	1.40%	1 year 2.00%
60 - 89 Day Term Open	1.45%	
90 - 119 Day Term Open	1.60%	
120 - 179 Day Term Open	1.60%	
180 - 364 Day Term Open	1.80%	

Withdrawal conditions may apply. Interest payment method varies by term type. Special rates may apply. Contact us for quotes or to find out if you qualify.