

TERM DEPOSIT

rates

Rates Effective: January 26, 2012

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	0.125%	Withdrawal permitted at 50% of rate
30 - 59 Day Redeemable - GIC	\$5000>	0.25%	
30 - 59 Day Non-Redeemable - GIC	\$5000>	0.50%	No early withdrawal
60 - 89 Day Redeemable - GIC	\$500 > \$4,999	0.125%	Withdrawal permitted at 50% of rate
60 - 89 Day Redeemable - GIC	\$5000>	0.25%	
60 - 89 Day Non-Redeemable - GIC	\$5000>	0.50%	No early withdrawal
90 - 119 Day Redeemable - GIC	\$500 > \$4,999	0.375%	Withdrawal permitted at 50% of rate
90 - 119 Day Redeemable - GIC	\$5000>	0.50%	
90 - 119 Day Non-Redeemable - GIC	\$5000>	0.75%	No early withdrawal
120 - 179 Day Redeemable - GIC	\$500 > \$4,999	0.475%	Withdrawal permitted at 50% of rate
120 - 179 Day Redeemable - GIC	\$5000>	0.60%	
120 - 179 Day Non-Redeemable - GIC	\$5000>	0.85%	No early withdrawal
180 - 364 Day Redeemable - GIC	\$500 > \$4,999	0.675%	Withdrawal permitted at 50% of rate
180 - 364 Day Redeemable - GIC	\$5000>	0.80%	
180 - 364 Day Non-Redeemable - GIC	\$5000>	1.05%	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	0.65%	0.775%	0.90%
2 Year Redeemable Term	0.80%	0.925%	1.05%
3 Year Redeemable Term	0.90%	1.025%	1.15%
5 Year Redeemable Term	1.35%	1.475%	1.60%

-- Withdrawal permitted at 50% of rate

**automatic renewal at current rate*

TERM DEPOSIT



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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	0.90%	1.025%	1.15%
2 Year Non-Redeemable Term	1.05%	1.175%	1.30%
3 Year Non-Redeemable Term	1.15%	1.275%	1.40%
5 Year Non-Redeemable Term	1.60%	1.725%	1.85%

**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	0.05%	1 year 0.25%
60 - 89 Day Term Open	0.15%	
90 - 119 Day Term Open	0.20%	
120 - 179 Day Term Open	0.25%	
180 - 364 Day Term Open	0.25%	

3 Year Rate Riser Term Deposit

	Rate
1 Year	1.00%
2 Year	1.50%
3 Year	3.60%
Effective Yield	2.027%

5 Year Rate Riser Term Deposit

	Rate
1 Year	1.00%
2 Year	1.75%
3 Year	2.15%
4 Year	2.35%
5 Year	4.55%
Effective Yield	2.353%

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.