

Registered Products- Term Deposits Rate Sheet

Effective: October 16, 2026



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 provided in our branches, the latter shall prevail.

SASCU Special Rate

Term Deposit Specials	Rates
18 Month Non Redeemable Special ¹ ¹ RRSP/RRIF/TFSA eligible	3.75%

Redeemable Term Deposits

Minimum Deposit = \$500

No interest will be paid if contract is broken within 30 days.

Interest paid at maturity

	Rates RRSP	Rates TFSA
1 Year	2.50%	2.50%
2 Year	2.80%	2.80%
3 Year	2.85%	2.85%
4 Year	2.90%	2.90%
5 Year	2.95%	2.95%

If blank not available.

Non-Redeemable Term Deposits

Minimum Deposit = \$500

No Early Withdrawal

	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
90 - 364 Days	2.50%			
1 Year	3.30%	3.30%	3.30%	
15 - 21 Months	3.450%			
2 Year	3.600%	3.60%	3.60%	
27 - 33 Months	3.625%			
3 Year	3.650%	3.65%	3.65%	3.65%
4 Year	3.700%	3.70%	3.70%	
5 Year	3.750%	3.75%	3.75%	3.75%

Cashable Term Deposits

No interest will be paid if contract is broken within 30 days.

Minimum Deposit = \$500

Minimum withdrawal 25% of original principal

	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
18 Month	2.50%	2.50%	2.50%	2.50%

3 Year Rate Riser Term Deposit - Non Redeemable

Withdrawal at full on anniversary date only

	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
1 Year	3.10%	3.10%	3.10%	3.10%
2 Year	3.65%	3.65%	3.65%	3.65%
3 Year	3.75%	3.75%	3.75%	3.75%
Effective Yield	3.500%	3.500%	3.500%	3.500%

5 Year Rate Riser Term Deposit - Non Redeemable

Withdrawal at full on anniversary date only

	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
1 Year	3.10%	3.10%	3.10%	3.10%
2 Year	3.45%	3.45%	3.45%	3.45%
3 Year	3.65%	3.65%	3.65%	3.65%
4 Year	3.80%	3.80%	3.80%	3.80%
5 Year	4.00%	4.00%	4.00%	4.00%
Effective Yield	3.600%	3.600%	3.600%	3.600%

PayDay Save Term Deposit - Non Redeemable

	Rate RRSP	Rate TFSA
3 Year	3.65%	3.65%

Variable Savings			
	Rate RRSP	Rate RRIF	
\$5,000 < <	0.10%	0.10%	
\$5,000 - \$25,000	0.10%	0.10%	
\$25,000 > >	0.25%	0.25%	

Investor Savings				
	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
0 > \$4,999	0.50%	0.50%	0.50%	0.50%
\$5,000 >>	0.75%	0.75%	0.75%	0.75%

Market Linked Holding Accounts			
	Rate RRSP	Rate TFSA	Issue #
Canadian Diversified 3 year	0.20%	0.20%	Issue 162
Canadian Diversified 5 year	0.20%	0.20%	Issue 162
Enhanced Return 5 year	0.20%	0.20%	Issue 162
Canadian Diversified 3 year	0.20%	0.20%	Issue 163
Canadian Diversified 5 year	0.20%	0.20%	Issue 163
Enhanced Return 5 year	0.20%	0.20%	Issue 163

For real-time rates, visit sascu.com/services/rates.