

Term Deposits Rate Sheet

Effective: November 17, 2025



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	Rate
18 Month Non Redeemable Special*	3.05%
*RRSP/RRIF/TFSA Eligible	

Short Term- GIC Term Deposits

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

Interest paid at maturity.

	Amount	Rate
30 - 59 Day Redeemable	\$500 > \$4,999	0.25%
30 - 59 Day Redeemable	\$5000 >	0.25%
30 - 59 Day Non-Redeemable	\$5000 >	0.75%
60 - 89 Day Redeemable	\$500 > \$4,999	0.50%
60 - 89 Day Redeemable	\$5000 >	0.50%
60 - 89 Day Non-Redeemable	\$5000 >	0.90%
90 - 119 Day Redeemable	\$500 > \$4,999	1.75%
90 - 119 Day Redeemable	\$5000 >	1.75%
90 - 119 Day Non-Redeemable	\$5000 >	2.25%
120 - 179 Day Redeemable	\$500 > \$4,999	2.00%
120 - 179 Day Redeemable	\$5000 >	2.00%
120 - 179 Day Non-Redeemable	\$5000 >	2.40%
180 - 364 Day Redeemable	\$500 > \$4,999	2.00%
180 - 364 Day Redeemable	\$5000 >	2.00%
180 - 364 Non-Redeemable	\$5000 >	2.50%

Redeemable Term Deposits

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

Minimum Deposit = \$500

Withdrawal permitted at 50% of rate after 30 days

	Rate	Rate	Rate
	Monthly	Semi-Annually	Annually
1 Year	1.85%	1.975%	2.10%
2 Year	2.00%	2.125%	2.25%
3 Year	2.05%	2.175%	2.30%
4 Year	2.10%	2.225%	2.35%
5 Year	2.15%	2.275%	2.40%

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
18 Month	2.15%

Non-Redeemable Term Deposits

Minimum Deposit = \$500

No Early Withdrawal

	Rate	Rate	Rate
	Monthly	Semi-Annually	Annually
1 Year	2.65%	2.775%	2.90%
2 Year	2.80%	2.925%	3.05%
3 Year	2.85%	2.975%	3.10%
4 Year	2.90%	3.025%	3.15%
5 Year	2.95%	3.075%	3.20%

US Term Deposits

Minimum Deposit = \$500

No Early Withdrawal

	Rate	Rate
	Interest paid at maturity	Interest paid annually
30 - 59 Day Non-Redeemable Term	2.80%	1 Year 3.60%
60 - 89 Day Non-Redeemable Term	2.95%	
90 - 119 Day Non-Redeemable Term	3.10%	
120 - 179 Day Non-Redeemable Term	3.30%	
180 - 364 Day Non-Redeemable Term	3.45%	

3 Year Rate Riser Term Deposit - Non Redeemable

Withdrawal at full on anniversary date only	Rate
1 Year	2.75%
2 Year	3.15%
3 Year	3.20%
Effective Yield	3.033%

5 Year Rate Riser Term Deposit - Non Redeemable

Withdrawal at full on anniversary date only	Rate
1 Year	2.70%
2 Year	3.10%
3 Year	3.15%
4 Year	3.25%
5 Year	3.30%
Effective Yield	3.100%

Index Link Holding Accounts	Rate	
Canadian Diversified 3 year	0.20%	Issue 158
Canadian Diversified 5 year	0.20%	Issue 158
Canadian Diversified 3 year	0.20%	Issue 157
Canadian Diversified 5 year	0.20%	Issue 157

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