

# 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                                                                              | Rate  |
|----------------------------------------------------------------------------------------------------|-------|
| 18 Month Non Redeemable Special <sup>1</sup><br><small><sup>1</sup>RRSP/RRIF/TFSA eligible</small> | 3.75% |

## 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<br>Monthly | Rate<br>Semi-Annually | Rate<br>Annually |
|--------|-----------------|-----------------------|------------------|
| 1 Year | 2.25%           | 2.375%                | 2.50%            |
| 2 Year | 2.55%           | 2.675%                | 2.80%            |
| 3 Year | 2.60%           | 2.725%                | 2.85%            |
| 4 Year | 2.65%           | 2.775%                | 2.90%            |
| 5 Year | 2.70%           | 2.825%                | 2.95%            |

## 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 | 2.50% |

## Non-Redeemable Term Deposits

Minimum Deposit = \$500

No Early Withdrawal

|        | Rate<br>Monthly | Rate<br>Semi-Annually | Rate<br>Annually |
|--------|-----------------|-----------------------|------------------|
| 1 Year | 3.05%           | 3.175%                | 3.300%           |
| 2 Year | 3.35%           | 3.475%                | 3.600%           |
| 3 Year | 3.40%           | 3.525%                | 3.650%           |
| 4 Year | 3.45%           | 3.575%                | 3.700%           |
| 5 Year | 3.50%           | 3.625%                | 3.750%           |

## US Term Deposits

Minimum Deposit = \$500

No Early Withdrawal

|                                   | Rate<br>Interest paid<br>at maturity | Rate<br>Interest paid<br>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                                      | 3.10%  |
| 2 Year                                      | 3.65%  |
| 3 Year                                      | 3.75%  |
| Effective Yield                             | 3.500% |

### 5 Year Rate Riser Term Deposit - Non Redeemable

| Withdrawal at full on anniversary date only | Rate   |
|---------------------------------------------|--------|
| 1 Year                                      | 3.10%  |
| 2 Year                                      | 3.45%  |
| 3 Year                                      | 3.65%  |
| 4 Year                                      | 3.80%  |
| 5 Year                                      | 4.00%  |
| Effective Yield                             | 3.600% |

| Index Link Holding Accounts | Rate  |           |
|-----------------------------|-------|-----------|
| Canadian Diversified 3 year | 0.20% | Issue 162 |
| Canadian Diversified 5 year | 0.20% | Issue 162 |
| Canadian Diversified 3 year | 0.20% | Issue 163 |
| Canadian Diversified 5 year | 0.20% | Issue 163 |

For real-time rates, visit [sascu.com/services/rates](https://sascu.com/services/rates).