

# GUARANTEED INVESTMENT CERTIFICATE (GIC) PRODUCT SUITE



TYPE	LONG TERM GIC	1 YEAR CASHABLE - GIC	INDEX LINKED TERM	MONTHLY PAY GIC	PAY YOURSELF FIRST GIC	STEP UP GIC	NON STANDARD TERM SPECIALS
<b>PURPOSE</b>	A long-term deposit is a great option for growing your money when you are saving for a long-term goal, with peace of mind knowing your principal is secure and your rate of return is guaranteed.	A short-term deposit is a great option for growing your money when you have a short-term goal or when you will need access to your savings. The 1 Year Cashable GIC offers the peace of mind of knowing your principal and rate of return are guaranteed.	An Index-Linked Term Deposit is a safe way to benefit from the potential growth of investing in the stock market. Your principal is 100% guaranteed while the interest is based on the performance of the S&P/TSX 60* Index.	If you're looking for a safe, secure and guaranteed investment that pays you regularly (rather than at maturity), consider our monthly interest Guaranteed Investment Certificate (GIC).	The Pay Yourself First Guaranteed Investment Certificate (GIC) provides a simple way to support your financial goals by creating a monthly savings plan.	A Step-Up Term Deposit is a great option for growing your money at an escalating rate, with the security of knowing your principal is protected.	We offer special terms throughout the year. Watch the website, the email newsletter, and our social media for campaigns.
<b>RATE</b> Please refer to the current rate bulletin; all rates are subject to change without notice.	Tiered interest rates begin at balances of \$20,000 or more. Great opportunity to earn more as your balances grow.	Tiered interest rates begin at balances of \$20,000 or more. Great opportunity to earn more as your balances grow.	The return on the deposit will be based upon the participation rate multiplied by the average return of the S&P/TSX 60* Index over the term of the deposit.	Tiered interest rates begin at balances of \$20,000 or more. Great opportunity to earn more as your balances grow.	Interest is calculated on the daily balance so your interest increases as your investment grows.	Guaranteed higher interest rates for the future as the interest rate increases every year.	
<b>REDEMPTION</b>	Non-Redeemable	Redeemable after 30 days. No partial withdrawals.	Non-Redeemable	Non-Redeemable	Non-Redeemable	Redeemable on the anniversary each year	For full offer details please see our website.
<b>TERM LENGTH</b>	1 to 5 year	1-year	3-year and 5-year	1 to 5 year	1 year	3-year and 5-year	
<b>ELIGIBILITY</b>	Non-Registered/Registered	Non-Registered/Registered	Non-Registered/Registered (RRSP/TFSA only)	Non-Registered	Non-Registered/Registered (RRSP/TFSA only)	Non-Registered/Registered	
<b>INTEREST</b>	Paid annually or at maturity	Paid at maturity or closeout	Paid at maturity	Paid monthly	Paid at maturity	Paid annually or at maturity	
<b>MINIMUM DEPOSIT</b>	\$1,000.00	\$1,000.00	\$1,000.00	\$10,000.00	No minimum deposit required (Pre-authorized deposit required)	\$1,000.00	
<b>DEPOSIT INSURANCE</b>	The maximum basic protection for eligible non-registered deposits is \$250,000 (principal and interest combined) per member. Deposit Insurance is unlimited on registered accounts.						
<b>RENEWABILITY</b> If you wish to discuss alternative solutions our team of experts can help you choose the right options to meet your savings goals.	To simplify the renewal process your investment will automatically renew into the same investment at the current posted rate.	To simplify the renewal process your investment will automatically renew into the same investment at the current posted rate.	To simplify the renewal process at maturity your investment will be renewed into a new 1-Year Cashable investment at our posted rate. Please contact one of our branches for information on the next sales period of the Index Linked investment.	To simplify your renewal process your investment will automatically renew into the same investment at the current posted rate.	To simplify your renewal process your investment will automatically renew into the same investment at the current posted rate.	To simplify your renewal process your investment will automatically renew into the same investment at the current posted rate.	To simplify the renewal process at maturity your investment will be renewed into a 1-Year Non Redeemable term at the interest rate in effect on the maturity date.

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