

# INTEREST RATES SCHEDULE

**EFFECTIVE: Oct 03, 2025. Interest rates and balance tiers are subject to change without notice. Terms and conditions may apply.**

## Deposit Accounts

PERSONAL CHEQUING ACCOUNTS	TIERS	INTEREST RATES <sup>1</sup>	INTEREST CALCULATES ON	INTEREST CREDITED
Tru Essentials Account	No interest paid	No interest paid	No interest paid	No interest paid
US Dollar Chequing	\$0 - \$4,999	0.00%	Daily Closing Balance <sup>1</sup>	Monthly
	\$5,000 - \$9,999	0.01%		
	\$10,000 - \$24,999	0.01%		
	\$25,000 - \$49,999	0.01%		
	\$50,000+	0.01%		

PERSONAL SAVINGS ACCOUNTS	TIERS	INTEREST RATES <sup>1</sup>	INTEREST CALCULATES ON	INTEREST CREDITED
Savings First	\$0+	0.30%	Daily Closing Balance <sup>1</sup>	Monthly
Home Sweet Bonus Account®	\$0+	0.30%	Daily Closing Balance <sup>1</sup>	Monthly
High Interest Savings Account	\$0 - \$4,999	0.70%	Daily Closing Balance <sup>1</sup>	Monthly
	\$5,000+	0.70%		

BUSINESS CHEQUING ACCOUNTS	TIERS	INTEREST RATES	INTEREST CALCULATES ON	INTEREST CREDITED
BizSimple® Low Fee Chequing	No interest paid	No interest paid	No interest paid	No interest paid
Unlimited Chequing for Business®	No interest paid	No interest paid	No interest paid	No interest paid
Organization Value Account	No interest paid	No interest paid	No interest paid	No interest paid
Pooled Trust Account	\$0+	2.75%	Daily Closing Balance <sup>1</sup>	Monthly
US Dollar Business Chequing	\$0 - \$4,999	0.00%	Daily Closing Balance <sup>1</sup>	Monthly
	\$5,000 - \$9,999	0.01%		
	\$10,000 - \$24,999	0.01%		
	\$25,000 - \$49,999	0.01%		
	\$50,000+	0.01%		

BUSINESS SAVINGS ACCOUNTS	TIERS	INTEREST RATES	INTEREST CALCULATES ON	INTEREST CREDITED
Agriinvest	\$0 - \$4,999	0.50%	Daily Closing Balance <sup>1</sup>	Monthly
	\$5,000+	0.60%		
Commercial High Interest Savings Account	\$0 - \$4,999	0.70%	Daily Closing Balance <sup>1</sup>	Monthly
	\$5,000+	0.70%		
Business Optimum Savings	\$0 - \$99,999	0.40%	Daily Closing Balance <sup>2</sup>	Monthly
	\$100,000 - \$499,999	0.55%		
	\$500,000 - \$999,999	0.65%		
	\$1,000,000 - \$4,999,999	0.75%		
	\$5,000,000+	1.40%		

REGISTERED SAVINGS ACCOUNTS	TIERS	INTEREST RATES	INTEREST CALCULATES ON	INTEREST CREDITED
Registered High Interest Savings Account	\$0 - \$4,999	0.70%	Daily Closing Balance <sup>1</sup>	Monthly
	\$5,000+	0.70%		
TFSA High Interest Savings Account	\$0 - \$4,999	0.70%	Daily Closing Balance <sup>1</sup>	Monthly
	\$5,000+	0.70%		
Registered Variable Savings Account	\$0 - \$4,999	0.30%	Daily Closing Balance <sup>1</sup>	Semi-Annually
	\$5,000 - \$19,999	0.30%		
	\$20,000 - \$49,999	0.30%		
	\$50,000+	0.30%		

## Overdraft Protection

OVERDRAFT PROTECTION	TIERS	INTEREST RATES	INTEREST CALCULATES ON	INTEREST CHARGED
Unauthorized Overdraft Rate	\$0+	24.00%	Overdrawn Balance <sup>3</sup>	Monthly
Overdraft Protection Rate	\$0 - \$5,000	21.00%	Overdrawn Balance <sup>4</sup>	Monthly

1. Interest rates are calculated annually and accrued daily based on the tier to which the entire daily closing balance corresponds.

2. Interest rates are calculated annually and accrued daily based on the tier to which the portion of the daily closing balance corresponds.

3. Interest payable on overdrawn balances, calculated daily at the rate per annum noted above and charged monthly. Additional fees may apply.

4. Interest payable on overdrawn balances, calculated daily at the rate per annum noted above and charged monthly. Available on approved credit. Additional fees may apply.



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**Term Deposits/GICs**

REDEEMABLE Registered or Non-Registered	MIN BALANCE	6 Months	9 Months	12 Months	18 Months	36 Months	INTEREST CALCULATED <sup>1</sup>	INTEREST PAID
12-month Cashable Redeemable After 30 days	\$500	12 months: 2.13%			N/A		Annually (non-compounding)	At maturity
Step-Up® 6Plus6 Redeemable at any time	\$500	1-6 Months: 0.65%	7-12 Months: 4.69%		N/A		Annually (non-compounding)	At maturity
Step-Up® 9Plus9 Redeemable at any time	\$500	1-9 Months: 0.65%		10-18 Months: 4.79%		N/A	Annually (non-compounding)	Annually and at maturity
Step-Up® 18Plus18 Redeemable at any time	\$500	1-18 Months: 0.65%			19-36 Months: 4.89%		Annually (non-compounding)	Annually and at maturity

SHORT TERM NON-REDEEMABLE Registered or Non-Registered	MIN BALANCE	30-59 DAYS	60-89 DAYS	90-119 DAYS	120-170 DAYS	180-269 DAYS	270-364 DAYS	INTEREST CALCULATED <sup>1</sup>	INTEREST PAID
30-364 Days	\$500	0.45%	2.16%	2.16%	2.16%	2.49%	2.54%	Annually (non-compounding)	At maturity

LONG TERM NON-REDEEMABLE Registered or Non-Registered	MIN BALANCE	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR	INTEREST CALCULATED <sup>1</sup>	INTEREST PAID
1-5 Years Non-Registered	\$500	2.91%	2.96%	3.03%	3.16%	3.19%	Annually	Annually and at maturity
1-5 Years Non-Registered (Monthly Payment)	\$500	2.785%	2.835%	2.905%	3.035%	3.065%	Annually	Monthly and at maturity
1-5 Years Registered	\$500	2.91%	2.96%	3.03%	3.16%	3.19%	Annually	Annually and at maturity
1-5 Years Registered (Monthly Payment)	\$500	2.785%	2.835%	2.905%	3.035%	3.065%	Annually	Monthly and at maturity
PRIMECONNECT® Fully or partially redeemable on each annual anniversary date only	\$500	First West Prime Rate -1.250% 36-month variable rate term			N/A		Annually	Annually and at maturity

MARKET LINKED NON-REDEEMABLE Sales Period: From 23/Sep/25 to 17/Nov/25 Registered or Non-Registered	MIN BALANCE	MINIMUM GUARANTEED ANNUAL RATE 3 YEAR	MAXIMUM POTENTIAL CUMULATIVE RETURN 3 YEAR	MINIMUM GUARANTEED ANNUAL RATE 5 YEAR	MAXIMUM POTENTIAL CUMULATIVE RETURN 5 YEAR	INTEREST CALCULATED	INTEREST PAID
winwin® Financial Services	\$500	0.50%	24.00%	0.50%	40.00%	Annually (non-compounding)	Minimum guaranteed annual return paid annually, and the remainder paid at maturity
winwin® EarthLink™	\$500	0.50%	18.00%	0.50%	35.00%	Annually (non-compounding)	Minimum guaranteed annual return paid annually, and the remainder paid at maturity

US DOLLAR NON-REDEEMABLE	MIN BALANCE	30-59 DAYS	60-89 DAYS	90-119 DAYS	120-179 DAYS	180-269 DAYS	270-364 DAYS	INTEREST CALCULATED <sup>1</sup>	INTEREST PAID
30-364 Days	\$500	0.05%	0.10%	0.15%	0.20%	0.25%	0.30%	Annually (non-compounding)	At maturity

1. Interest rates are calculated annually and accrued daily.

CONTACT US

If you have questions, please contact us at:  
 Envision Financial: 1-888-597-6083 or visit [envisionfinancial.ca](http://envisionfinancial.ca)  
 Island Savings: 1-888-597-1083 or visit [islandsavings.ca](http://islandsavings.ca)  
 Valley First/Enderby & District Financial: 1-888-597-8083 or [valleyfirst.com](http://valleyfirst.com)



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