

# CCEC Credit Union - Interest Rates:

Effective: **04-Aug-2022**

## DEPOSITS

### Term Deposits:

#### Reedemable

	30-59 days	60-89 days	90-179 days	180-364 days	1 year
	<sup>31</sup>	<sup>31</sup>	<sup>31</sup>	<sup>32</sup>	<sup>33</sup>
\$1,000 or more	0.25	0.35	0.45	0.55	1.15
offset for formulas	<sub>5</sub>	<sub>6</sub>	<sub>7</sub>	<sub>8</sub>	<sub>9</sub>

#### Non-Redeemable

	1 year	2 year	3-year	4-year	5-year
	<sup>34</sup>	<sup>35</sup>	<sup>36</sup>	<sup>37</sup>	<sup>38</sup>
\$1,000 or more	2.25	2.50	2.75	2.85	3.00
offset for formulas	<sub>10</sub>	<sub>11</sub>	<sub>12</sub>	<sub>13</sub>	<sub>14</sub>

#### RRSP, RRIF, TFSA:

	Variable	1 year	2 year	3-year	4-year	5-year
	<sup>60</sup>	<sup>61</sup>	<sup>61</sup>	<sup>61</sup>	<sup>61</sup>	<sup>65</sup>
0.05	2.25	2.50	2.75	2.85	3.00	
offset for formulas	<sub>15</sub>	<sub>16</sub>	<sub>17</sub>	<sub>18</sub>	<sub>19</sub>	<sub>20</sub>

#### CHIP:

0.05		PLAN 24:	0.05
<sub>3</sub>			<sub>2</sub>

## RESIDENTIAL MORTGAGES AND LOANS

#### PRIME RATE:

<b>4.70</b>
<sub>22</sub>

Rates are subject to change or may be withdrawn without notice at any time.

#### Residential Mortgage

	Closed					
	1 yr OPEN	1 year	2 year	3-year	4-year	5-year
1st Mortgage	7.25	4.59	4.89	5.19	5.49	5.59
offset for formula	<sub>23</sub>	<sub>24</sub>	<sub>25</sub>	<sub>26</sub>	<sub>27</sub>	<sub>28</sub>

All rates subject to borrower qualifications, collateral, credit history and related information.