



**FORT YORK COMMUNITY CREDIT UNION LIMITED
EFFECTIVE DECEMBER 1, 2015**

1 YEAR GIC'S/RRSP'S/TFSA'S – Non-Redeemable

AMOUNT	RATE
\$500 to \$1,999	1.20%
\$2,000 to \$4,999	1.30%
\$5,000 to \$9,999	1.50%
\$10,000 to \$19,999	1.65%
\$20,000 to \$24,999	1.75%
\$25,000 AND OVER (Some Conditions Apply)	2.00%

**RATES ON NON-REDEEMABLE GIC'S ONLY UNDER 1 YEAR
MINIMUM \$5,000 AND MAXIMUM \$100,000**

PERIOD	RATE
1 MONTH 30-59 DAYS	0.65%
2 MONTHS 60-89 DAYS	0.85%
3 MONTHS 90-179 DAYS	0.95%
6 MONTHS 180-364 DAYS	1.05%

1 YEAR NON REDEEMABLE TARGET GIC'S VIA PAYROLL DEDUCTION

TARGET GIC'S VIA PAYROLL DEDUCTION	RATE
\$10 bi-weekly	1.25%
\$25 bi-weekly	1.50%
\$50 bi-weekly	1.75%
\$100 bi-weekly	2.00%
\$200 bi-weekly AND OVER	2.25%

SPECIAL SHARES A/C	Preferred Interest Rate of 3% paid on \$1,000 investment
SAVERS ACCOUNTS	Spring Saver: ½% higher than the 1 year GIC at the 5 major banks (May 1 st) Fall Saver: ½% higher than the 1 year CSB (November 1 st) Holiday Saver: ½% higher than the 1 year GIC at the 5 major banks (Dec 1-31 st)

TFSA VARIABLE 1.50%
RRSP VARIABLE 0.15%

TFSA FIXED 1 YEAR 2.50%
RRSP FIXED 1 YEAR (Same rate as GICs)

INTEREST IS PAID AT MATURITY ON ALL ABOVE DEPOSITS

Rates are provided for information purposes only and are subject to change at any time