



# FORT YORK COMMUNITY CREDIT UNION LIMITED

## DEPOSIT INTEREST RATES - EFFECTIVE SEPTEMBER 15, 2024

### 1 YEAR GIC's/RRSP'S- Non-Redeemable

AMOUNT	RATE
\$500 TO \$1,999	1.25%
\$2,000 TO \$4,999	1.50%
\$5,000 TO \$9,999	2.00%
\$10,000 TO \$19,999	2.25%
\$20,000 TO \$29,999	2.50%
\$30,000 TO \$39,999	3.50%
\$40,000 TO \$50,000	4.50%
<b>* \$50,000 MAX PER FAMILY HOUSEHOLD</b>	

### 1 YEAR NON-REDEEMABLE TARGET GIC'S VIA PAYROLL DEDUCTION

PAYROLL DEDUCTION	RATE
\$10 bi-weekly	1.75%
\$25 bi-weekly	2.00%
\$50 bi-weekly	2.25%
\$100 bi-weekly	2.50%
\$150 bi-weekly	3.00%
\$200 bi-weekly and over	4.00%

<b>Special Shares</b>	Preferred Interest Rate of 4.00% Paid annually on December 31 <sup>st</sup> on a \$1,000 Investment
<b>Saver Accounts</b>	<p><b>New Year Saver</b> – 3.75% (New Money) Jan 1 2025 – 1 Year Term (1 withdrawal no penalty) – Per Family Household (Effective from January 1<sup>st</sup> to December 31<sup>st</sup> of current year)</p> <p><b>Spring Saver</b> – 3.75% May 1, 2025 - 1 Year Term (1 withdrawal no penalty) – MAX \$50,000 – Per Family Household (Effective from May 1<sup>st</sup> to April 30<sup>th</sup> of the following year)</p> <p><b>Fall Saver</b> – 3.75% November 1, 2024 - 1 Year Term (1 withdrawal no penalty)- MAX \$50,000 – Per Family Household (Effective from November 1<sup>st</sup> to October 31<sup>st</sup> of the following year)</p> <p><b>Holiday Saver</b> – 4% December 1, 2024 - 1 Year Term (1 withdrawal no penalty)-MAX - \$50,000.- Per Family Household (Effective from December 1<sup>st</sup> to November 30<sup>th</sup> of the following year)</p>

TFSA VARIABLE 1.50%  
RRSP VARIABLE 0.15%

TFSA FIXED 1 YEAR 4.25% as of September 15/24  
RRSP FIXED 1 YEAR (Same as GIC rates)

**INTEREST IS PAID AT MATURITY ON ALL ABOVE DEPOSITS**

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