FORT YORK COMMUNITY CREDIT UNION LIMITED

DEPOSIT INTEREST RATES - EFFECTIVE NOVEMBER 1, 2026

1 YEAR GIC's/RRSP'S – NON-REDEEMABLE

AMOUNT	RATE
$1,000 TO $9,999	2.0%
$10,000 TO $24,999	2.45%
$25,000 TO $50,000	2.75%
* **$50,000 MAX PER FAMILY HOUSEHOLD**	

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

PAYROLL DEDUCTION	RATE
$50 bi-weekly	1.0%
$100 bi-weekly	1.25%
$150 bi-weekly	1.50%
$200 bi-weekly and over	1.75%

Membership Shares	**BONUS DIVIDEND OF 2.25% PAID APRIL 2026**
Additional Shares	**BONUS DIVIDEND OF 2.75% PAID DECEMBER 2025**
Revised Saver Accounts **Saver Accounts**	**New Year Saver** – 2.75% (New Money) Jan 1 2026 – 1 Year Term (1 withdrawal no penalty) – MAX $50,000 - Per Family Household **(Effective from January 1st to December 31st of current year)** **Spring Saver** – 2.5% May 1,2026 - 1 Year Term (1 withdrawal no penalty) – MAX $50,000 Per Family Household **(Effective from May 1st to April 30th of the following year)** **Fall Saver** – 2.75% November 1,2026 - 1 Year Term (1 withdrawal no penalty) - MAX $50,000 Per Family Household **(Effective from November 1st to October 31st of the following year)** **Holiday Saver** – 2.75% December 1, 2025 - 1 Year Term (1 withdrawal no penalty) - MAX - $50,000 Per Family Household **(Effective from December 1st to November 30th of the following year)**

TFSA VARIABLE 1.50%
RRSP VARIABLE 0.15%

TFSA FIXED 1 YEAR 2.75% as of November 1, 2026
RRSP FIXED 1 YEAR (Same as GIC rates)

INTEREST IS PAID AT MATURITY ON ALL ABOVE DEPOSITS EXCEPT SHARES

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