



**North Winnipeg Credit Union  
Current Interest Rates**

Effective: **February 2, 2018**

**CHEQUING**

<b>Regular Chequing</b>	0.00%
-------------------------	-------

<b>Premium Chequing</b>	
\$0 - \$999.99	0.00%
\$1,000.00 - \$4,999.99	0.05%
\$5,000.00 - \$9,999.99	0.05%
\$10,000.00 - \$24,999.99	0.10%
\$25,000.00 +	0.15%

<b>Golden Chequing</b>	
\$0 - \$999.99	0.00%
\$1,000.00 - \$4,999.99	0.05%
\$5,000.00 - \$9,999.99	0.05%
\$10,000.00 - \$24,999.99	0.10%
\$25,000.00 +	0.15%

**SAVINGS**

Insured Savings	0.00%
Regular Savings	0.10%
Plan 24 Savings	0.10%
Tax Savings	0.10%
Fat Cat & Headstart Savings	0.25%
Lawyers Trust	0.10%

<b>Premium Savings</b>	
\$0 - \$4,999.99	0.10%
\$5,000 - \$9,999.99	0.20%
\$10,000.00 - \$49,999.99	0.25%
\$50,000.00 +	0.75%

**INVESTMENTS**

<b>Short Term GIC's*</b>	
30 - 59 Days	0.00%
60 - 89 Days	0.00%
90 - 179 Days	0.00%
180 - 364 Days	0.00%

<b>Long Term GIC's*</b>	
12 Months	2.40%
24 Months	2.60%
36 Months	2.70%
48 Months	2.90%
60 Months	3.10%

<b>RRSP/ RRIF/ TFSA Investments*</b>	
RRSP & RRIF - Variable	1.25%
RRSP & RRIF - 12 Months	2.40%
RRSP & RRIF - 24 Months	2.60%
RRSP & RRIF - 36 Months	2.70%
RRSP & RRIF - 48 Months	2.90%
RRSP & RRIF - 60 Months	3.10%

### **US ACCOUNTS**

<b>US Savings (minimum balance \$100)</b>	
\$100 - \$2,999.99	0.05%
\$3,000.00 - \$4,999.99	0.10%
\$5,000.00 - \$9,999.99	0.10%
\$10,000 +	0.15%

<b>US TERM Deposits - Min \$5,000, Min 1 Year</b>	
1 Year	0.00%

### **SPECIALS**

<b>ESCALATOR GIC/ RRSP/ RRIF/ TFSA *</b>	
1st Year	2.05%
2nd Year	2.35%
3rd Year	2.65%
4th Year	3.25%
5th Year	4.05%
* redeemable on each anniversary - min. \$1,000	

<b>Redeemable GIC/RRSP/RRIF/TFSA*</b>	
12 Months - Redeemable after 30 days	1.75%
18 Months - Redeemable after 90 days	1.85%
* Min. \$1,000	

<b>GIC/RRSP/RRIF/TFSA Special *</b>	
30 month	2.80%
33 month	3.30%
* Min. \$1,000	

**LENDING RATES**

Variable Loan Rate	4.20%
Variable Consumer Mortgage Rate - VLR	4.20%
Comm. & Non-Owner Occupied Mortgages - Var. + 1.00	5.20%

**MORTGAGES**

<b>Residential Mortgages (owner occupied)</b>	<b>Best Rate</b>
5 Year Variable closed mortgage	3.95%
Variable Consumer Mortgage Rate - VLR	4.20%
6 Month Term	3.39%
12 Month Term	3.19%
24 Month Term	3.29%
36 Month Term	3.39%
48 Month Term	3.49%
60 Month Term	3.59%

<b>Commercial Mortgages (Comm. &amp; non-owner occupied)</b>	<b>Best Rate</b>
12 Month Term	4.09%
24 Month Term	4.14%
36 Month Term	4.29%