



**North Winnipeg Credit Union
Current Interest Rates**

Effective: **November 7, 2017**

CHEQUING

Regular Chequing	0.00%
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Premium Chequing	
\$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%

Golden Chequing	
\$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%

Premium Savings	
\$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

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

Long Term GIC's*	
12 Months	1.85%
24 Months	2.10%
36 Months	2.30%
48 Months	2.50%
60 Months	2.55%

RRSP/ RRIF/ TFSA Investments*	
RRSP & RRIF - Variable	1.25%
RRSP & RRIF - 12 Months	1.90%
RRSP & RRIF - 24 Months	2.15%
RRSP & RRIF - 36 Months	2.35%
RRSP & RRIF - 48 Months	2.55%
RRSP & RRIF - 60 Months	2.60%

US ACCOUNTS

US Savings (minimum balance \$100)	
\$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%

US TERM Deposits - Min \$5,000, Min 1 Year	
1 Year	0.00%

SPECIALS

ESCALATOR GIC/ RRSP/ RRIF/ TFSA *	
1st Year	1.85%
2nd Year	2.00%
3rd Year	2.50%
4th Year	2.80%
5th Year	3.60%
* redeemable on each anniversary - min. \$1,000	

GIC/RRSP/RRIF/TFSA Special*	
30 Months	2.60%
* Min. \$1,000	

Redeemable GIC/RRSP/RRIF/TFSA*	
12 Months - Redeemable after 30 days	1.50%
18 Months - Redeemable after 90 days	1.65%
* Min. \$1,000	

LENDING RATES

Variable Loan Rate	3.95%
Variable Consumer Mortgage Rate - VLR	3.95%
Comm. & Non-Owner Occupied Mortgages - Var. + 1.00	4.95%

MORTGAGES

Residential Mortgages (owner occupied)	Best Rate
5 Year Variable closed mortgage	3.70%
Variable Consumer Mortgage Rate - VLR	3.95%
6 Month Term	2.99%
12 Month Term	2.79%
24 Month Term	2.89%
36 Month Term	2.99%
48 Month Term	3.09%
60 Month Term	3.19%

Commercial Mortgages (Comm. & non-owner occupied)	Best Rate
12 Month Term	3.89%
24 Month Term	3.94%
36 Month Term	4.09%