



**North Winnipeg Credit Union
Current Interest Rates**

Effective July 21, 2010

CHEQUING	%
Regular Chequing	0.00
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
25000 +	0.15

SAVINGS	%
Insured Savings	0.15
Regular Savings	0.15
Plan 24 Savings	0.15
Tax Savings	0.15
Fat Cat & Headstart Savings	0.50
Lawyers Trust	0.25

Premium Savings	%
\$0 - \$4,999.99	0.15
\$5,000 - \$9,999.99	0.25
\$10,000.00 - \$49,999.99	0.50
\$50,000.00 +	0.75

INVESTMENTS	%
Short Term GIC's	%
30 - 59 Days	0.30
60 - 89 Days	0.40
90 - 179 Days	0.50
180 - 364 Days	0.65

Long Term GIC's	%
12 Months	2.00
24 Months	2.45
36 Months	2.80
48 Months	3.05
60 Months	3.60

RRSP/ RRIF/ TFSA Investments	%
RRSP & RRIF - Variable	1.00
RRSP & RRIF - 12 Months	2.05
RRSP & RRIF - 24 Months	2.50
RRSP & RRIF - 36 Months	2.80
RRSP & RRIF - 48 Months	3.05
RRSP & RRIF - 60 Months	3.60
Less than \$5,000 will be discounted accordingly (0.50%)	

US ACCOUNTS

US Savings	%
\$0 - \$2,999.99	0.00
\$3,000.00 - \$4,999.99	0.00
\$5,000.00 - \$9,999.99	0.05
\$10,000 +	0.05

US TERM Deposits - Min \$1,000; Max \$25,000	%
30 - 179 Days	0.10
180 - 364 days	0.10
1 Year	N/A

SPECIALS

ESCALATOR GIC/ RRSP/ RRIF/ TFSA *	%
1st Year	1.90
2nd Year	2.40
3rd Year	2.90
4th Year	4.50
5th Year	6.25
* (redeemable on each anniversary)	
RRSP/ RRIF/ TFSA Special	%

GIC Special	%

VARIABLE LENDING RATES	%
Variable Loan Rate	3.50
Variable Consumer Mortgage Rate - VLR	3.50
Comm. & Non-Owner Occupied Mortgages - Var. + 1.00	4.50

MORTGAGES	
Residential Mortgages (owner occupied)	Best Rate
5 Year Variable closed mortgage	3.25
6 Month Term (Open)	4.19
12 Month Term (Open)	4.39
6 Month Term	3.49
12 Month Term	3.49
24 Month Term	3.99
36 Month Term	4.09
48 Month Term	4.19
60 Month Term	4.19

Commercial Mortgages (Comm. & non-owner occupied)	Best Rate
12 Month Term (Open)	5.99
12 Month Term	5.29
24 Month Term	5.59
36 Month Term	5.69