



**North Winnipeg Credit Union  
Current Interest Rates**

Effective: **July 2, 2019**

**CHEQUING**

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

Regular Savings	0.10%
Plan 24 Savings	0.10%
Tax Savings	0.10%
Fat Cat & Headstart Savings	0.25%
Member Max Savings	2.00%
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%

<b>Long Term GIC's*</b>	
12 Months	2.45%
24 Months	2.50%
36 Months	2.50%
48 Months	2.50%
60 Months	2.70%

<b>RRSP/ RRIF/ TFSA Investments*</b>	
RRSP & RRIF - Variable	1.50%
RRSP & RRIF - 12 Months	2.45%
RRSP & RRIF - 24 Months	2.50%
RRSP & RRIF - 36 Months	2.50%

RRSP & RRIF - 48 Months	2.50%
RRSP & RRIF - 60 Months	2.70%

### 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%

### 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	1.90%
18 Months - Redeemable after 90 days	2.50%
* Min. \$1,000	

<b>GIC/RRSP/RRIF/TFSA Special *</b>	
* Min. \$1,000	

**LENDING RATES**

Variable Loan Rate	4.15%
Variable Consumer Mortgage Rate - VLR	4.15%
Comm. & Non-Owner Occupied Mortgages - Var. + 1.00	5.15%

**MORTGAGES**

<b>Residential Mortgages (owner occupied)</b>	<b>Best Rate</b>
5 Year Variable closed mortgage	3.35%
Variable Consumer Mortgage Rate - VLR	4.15%
6 Month Term	3.64%
12 Month Term	3.25%
24 Month Term	2.99%
36 Month Term	2.99%
48 Month Term	2.99%
60 Month Term	3.09%

<b>Commercial Mortgages (Comm. &amp; non-owner occupied)</b>	<b>Best Rate</b>
12 Month Term	4.25%
24 Month Term	4.25%
36 Month Term	4.25%