

# INVESTMENT RATES



## DEPOSIT ACCOUNTS

<p style="text-align: right;">(November 19, 2020)</p> <p><b>Maximizer/Golden Maximizer</b></p> <p>\$0 - \$2,499.....0.00%</p> <p>\$2,500 - \$9,999.....0.10%</p> <p>\$10,000 - \$24,999....0.15%</p> <p>\$25,000 - \$59,999....0.20%</p> <p>\$60,000 or more.....0.25%</p> <p>Interest is calculated on the closing daily balance. Higher portions of balance earn higher rates. Interest is paid monthly.</p>	<p style="text-align: right;">(November 15, 2021)</p> <p><b>Chequing</b></p> <p>\$0 - \$999 ..... 0.00%</p> <p>\$1,000 - \$9,999 ..... 0.08%</p> <p>\$10,000 - \$24,999 ... 0.10%</p> <p>\$25,000 - \$59,999 ... 0.15%</p> <p>\$60,000 or more ..... 0.20%</p> <p>Interest is calculated on the closing daily balance. Higher portions of balance earn higher rates. Interest is paid monthly.</p>	<p style="text-align: right;">(April 6, 2020)</p> <p><b>U.S. Chequing</b></p> <p>\$0 - \$9,999.....0.00%</p> <p>\$10,000 - \$24,999 ....0.05%</p> <p>\$25,000 - \$59,999 ....0.10%</p> <p>\$60,000 or more.....0.15%</p> <p>Interest is calculated on the closing daily balance. Higher portions of balance earn higher rates. Interest is paid monthly.</p>
<p style="text-align: right;">(November 15, 2021)</p> <p><b>Plan 24</b></p> <p>\$0 - \$9,999.....0.10%</p> <p>\$10,000 - \$24,999 ....0.15%</p> <p>\$25,000 - \$59,999 ....0.20%</p> <p>\$60,000 or more.....0.25%</p> <p>Interest is calculated on the closing daily balance. Higher portions of balance earn higher rates. Interest is paid monthly.</p>	<p style="text-align: right;">(November 15, 2021)</p> <p><b>Tax-Free Savings Account Variable</b></p> <p>\$0 - \$9,999 ..... 0.15%</p> <p>\$10,000 - \$24,999 ... 0.25%</p> <p>\$25,000 or more ..... 0.35%</p> <p>Interest is calculated on the closing daily balance. Higher portions of balance earn higher rates. Interest is paid monthly.</p>	<p style="text-align: right;">(November 19, 2020)</p> <p><b>Agri-Invest</b></p> <p>\$0 - \$9,999.....0.85%</p> <p>\$10,000 - \$24,999 ....0.95%</p> <p>\$25,000 - \$59,999 ....1.00%</p> <p>\$60,000 or more.....1.05%</p> <p>Interest is calculated on the closing daily balance. Higher portions of balance earn higher rates. Interest is paid monthly.</p>

## GUARANTEED INVESTMENT CERTIFICATES/TAX-FREE SAVINGS ACCOUNTS

### CONTRACT CERTIFICATES:

(January 7, 2022)\*

Non-Redeemable Amount Invested	Days Invested					
	15-29 <sup>+</sup>	30-59 <sup>+</sup>	60-89 <sup>+</sup>	90-179 <sup>+</sup>	180-269 <sup>+</sup>	270-364 <sup>+</sup>
\$5,000 - \$99,999	0.250%	0.300%	0.300%	0.350%	0.450%	0.450%
\$100,000 - \$249,999	0.300%	0.350%	0.350%	0.400%	0.500%	0.500%
\$250,000 or more	0.350%	0.400%	0.400%	0.450%	0.550%	0.550%

Interest paid at end of contract date to deposit account or automatically renewed if requested Minimum deposits of \$5,000 for each certificate.

(See notes 2; 3; 6)

### TERM DEPOSITS:

(January 7, 2022)\*

Non-Redeemable Amount Invested					
	12-23	24-35 <sup>+</sup>	36-47 <sup>+</sup>	48-59 <sup>+</sup>	60 <sup>+</sup>
\$500 - \$99,999	1.150%	1.250%	1.350%	1.500%	1.850%
\$100,000 - \$249,999	1.200%	1.300%	1.400%	1.550%	1.900%
\$250,000 - \$999,999	1.250%	1.350%	1.450%	1.600%	1.950%
\$1,000,000 or more	1.300%	1.400%	1.500%	1.650%	2.000%

(See notes 2; 3; 6)

(January 7, 2022)\*

Redeemable Amount Invested					
	12-23	24-35 <sup>+</sup>	36-47 <sup>+</sup>	48-59 <sup>+</sup>	60 <sup>+</sup>
\$500 - \$99,999	0.150%	0.250%	0.350%	0.500%	0.850%
\$100,000 - \$249,999	0.200%	0.300%	0.400%	0.550%	0.900%
\$250,000 - \$999,999	0.250%	0.350%	0.450%	0.600%	0.950%
\$1,000,000 or more	0.300%	0.400%	0.500%	0.650%	1.000%

Annual interest can be compounded or paid as simple interest. Deduct .10% for semi-annual interest; deduct .25% for monthly interest. Monthly interest is only available on terms of \$5,000 or more. Minimum deposit of \$500 for each term. **Any GICs redeemed within 90 days of issue are redeemed without interest.**

(See notes 2; 3; 4; 6)



**REGISTERED (RRSP/RRIF)  
GUARANTEED INVESTMENT CERTIFICATES**

*Trusted by Concentra Financial*



**CONTRACT CERTIFICATES:**

(January 7, 2022)\*

Amount Invested	Days Invested					
	15-29+	30-59+	60-89+	90-179+	180-269+	270-364+
\$5,000 - \$99,999	0.250%	0.300%	0.300%	0.350%	0.450%	0.450%
\$100,000 - \$249,999	0.300%	0.350%	0.350%	0.400%	0.500%	0.500%
\$250,000 +	0.350%	0.400%	0.400%	0.450%	0.550%	0.550%

Interest paid at end of contract date to variable account. Registered variable rate savings applies after maturity if not renewed. Minimum deposits of \$5,000 for each certificate.

*(See notes 1; 3; 5)*

**TERM DEPOSITS:**

(January 7, 2022)\*

Amount Invested	12-23	24-35+	36-47+	48-59+	60+
\$500 - \$99,999	1.150%	1.250%	1.350%	1.500%	1.850%
\$100,000 - \$249,999	1.200%	1.300%	1.400%	1.550%	1.900%
\$250,000 - \$999,999	1.250%	1.350%	1.450%	1.600%	1.950%
\$1,000,000 or more	1.300%	1.400%	1.500%	1.650%	2.000%

Interest paid annually or at maturity and compounded within the plan. Registered variable rate savings applies after maturity if not renewed. Minimum deposit of \$500 for each term.

*(See note 1; 3; 5)*

**VARIABLE RATE SAVINGS:**

(November 15, 2021)

\$0 - \$9,999	\$10,000 - \$24,999	\$25,000 - \$59,999	\$60,000 or more
0.15%	0.25%	0.35%	0.35%

Tiered interest calculated on closing daily balance, paid semi-annually March 31 & September 30. Higher portions of balance earn higher rates. Minimum initial deposit of \$100.

*(See note 1; 5)*

Authorized By: *Craig Samzow*

**IMPORTANT NOTES:**

- Registered Plans (including TFSAs) do not participate in patronage payments.
- Failing notification in advance, Term Deposits and Contract Certificates will be credited to Plan 24 savings upon maturity.
- Highest rate will be paid if aggregate funds invested in preferred shares, CDs and Terms with Swan Valley (whether registered or non-registered) at date of deposit meet required levels.
- Redeemable prior to maturity subject to penalty, except in the event of a serious medical emergency or the death of the depositor or a member of his/her immediate family, in which case the penalty may be waived.
- No registration or front-end loading fee, no administration fee, no transaction fees, no unloading or withdrawal fee or penalty. RRSP term deposits locked in for period selected, except in case of death, the purchase of an annuity or Registered Income Fund.
- Not transferable; assignable only to Swan Valley Credit Union as loan security (RRSPs excluded)
  - Interest rates are subject to change without notice. Rates on Term Deposits, Contract Certificates, and Fixed Rate RRSP's are guaranteed to maturity.
  - Deposit Guarantee Corporation of Manitoba**, a deposit insurance corporation that insures the deposits of all Manitoba Credit Unions, **guarantees all deposits.**
  - Any Patronage Payments Received Will Increase The Effective Yield Earned. (Registered products excluded).

