INVESTMENT RATES

DEPOSIT ACCOUNTS

(November 4, 2024) **Maximizer** $0 - $2,499.....0.00% $2,500 - $9,999.....0.35% $10,000 - $24,999....0.40% $25,000 - $59,999....0.45% $60,000 or more .....0.55% *See note 5*	**(November 4, 2024)** **Chequing** $0 - $999 ..... 0.00% $1,000 - $9,999 ..... 0.15% $10,000 - $24,999 ... 0.20% $25,000 - $59,999 ... 0.25% $60,000 or more..... 0.30% *See note 5*	**(November 4, 2024)** **U.S. Chequing** $0 - $9,999.....0.20% $10,000 - $24,999....0.25% $25,000 - $59,999....0.35% $60,000 or more .....0.45% *See note 5*
(November 4, 2024) **Plan 24** $0 - $9,999.....0.35% $10,000 - $24,999....0.40% $25,000 - $59,999....0.45% $60,000 or more .....0.50% *See note 5*	**(November 4, 2024)** **FHSA, TFSA, RRSP, RRIF, LIRA Account Variable** $0 - $9,999 ..... 0.55% $10,000 - $24,999 ... 0.65% $25,000 - $59,999 ... 0.75% $60,000 or more.....0.85% FHSA, TFSA, RRSP, RRIF, LIRA – *See notes 1; 5*	**(March 10, 2026)** **Agri-Invest** $0 - $9,999.....1.60% $10,000 - $24,999....1.70% $25,000 - $59,999....1.80% $60,000 or more .....1.90% *See note 5*

TERM INVESTMENTS

SHORT TERM INVESTMENTS (GIC, TFSA, FHSA, RRSP, RRIF, LIRA):

(September 25, 2026**)**

Non-Redeemable **Amount Invested**	**30-59**	**60-89**	**90-179**	**180-269**	**270-364**
$5,000 - $99,999	2.400%	2.600%	2.800%	3.000%	3.200%
$100,000 - $249,999	2.450%	2.650%	2.850%	3.050%	3.250%
$250,000 - $999,999	2.500%	2.700%	2.900%	3.100%	3.300%
$1,000,000 or more	2.600%	2.800%	3.000%	3.200%	3.400%

GIC 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 & 4.* **TFSA/FHSA/RRSP/RRIF/LIRA** 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; 4.*

LONG TERM INVESTMENTS (GIC, TFSA, FHSA, RRSP, RRIF, LIRA):

(November 9, 2026**)**

Non-Redeemable **Amount Invested**	**12-23**	**24-35**	**36-47**	**48-59**	**60**
$500 - $99,999	3.750%	3.800%	3.950%	4.000%	4.150%
$100,000 - $249,999	3.800%	3.850%	4.000%	4.050%	4.200%
$250,000 - $999,999	3.850%	3.900%	4.050%	4.100%	4.250%
$1,000,000 - $1,999,999	3.900%	3.950%	4.100%	4.150%	4.300%
$2,000,000 or more	4.000%	4.050%	4.200%	4.250%	4.400%

GIC 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. *See notes 2 & 4.* **TFSA/FHSA/RRSP/RRIF/LIRA** 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 notes 1; 3; 4.

Please see important notes on page 2.

Authorized By: Craig Ramsay
Chief Executive Officer

IMPORTANT NOTES:

1. Registered Plans do not participate in patronage payments.
2. Highest rate will be paid if aggregate funds invested in Term Investments with Swan Valley Credit Union (whether registered or non-registered) at date of deposit meet required levels.
3. RRSP term deposits are locked in for period selected, even if converted to a RRIF.
4. 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 Investments are guaranteed to maturity.
   - Deposit Guarantee Corporation of Manitoba, a deposit insurance corporation that insures the deposits of all Manitoba Credit Unions and Caisse Populaires, guarantees all deposits without limits.
   - Any Patronage payments received will increase the effective yield earned. (Registered products excluded).
5. Interest is calculated on the closing daily balance. Only the higher portions of the balance earn higher rates. Interest is paid monthly.
6. Registered Products include: RRSP, RRIF, TFSA, FHSA and LIRA.
7. All SVCU term investments are non-redeemable.
8. Term Investments are eligible for redemption upon death of last account holder.