## Deposit Rate Sheet

Effective: June 20, 2023 (Rate subject to change without notice)

| Coast Personal Chequing Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
| :---: | :---: | :---: | :---: | :---: |
| CAD Chequing Accounts (excluding Free \& Prestige Chequing) | \$0-\$999 | 0.000\% | Closing daily balance | Monthly |
|  | \$1,000-\$4,999 | 0.000\% |  |  |
|  | 5,000-\$9,999 | 0.000\% |  |  |
|  | \$10,000+ | 0.000\% |  |  |
| Coast US Chequing | \$0-\$999 | 0.000\% | Closing daily balance | Monthly |
|  | \$1,000-\$4,999 | 0.000\% |  |  |
|  | \$5,000-\$24,999 | 0.000\% |  |  |
|  | \$25,000-\$59,999 | 0.000\% |  |  |
|  | \$60,000+ | 0.000\% |  |  |
| The Free Chequing, Free Debit and More Account ${ }^{\circledR}$ | No rate | No rate | No rate | No rate |
| Coast Chequing ${ }^{\text {® }}$ Prestige Package | \$0-\$999 | 0.000\% | Closing daily balance | Monthly |
|  | \$1,000-\$4,999 | 0.000\% |  |  |
|  | \$5,000-\$9,999 | 0.000\% |  |  |
|  | \$10,000+ | 0.000\% |  |  |
| Coast Business Chequing Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
| The Deposit-for-free Business Account ${ }^{\text {TM }}$ | No rate | No rate | No rate | No rate |
| The One Small Fee, the Rest is Free Business Account ${ }^{\circledR}$ | No rate | No rate | No rate | No rate |
| Coast US Business Chequing | \$0-\$999 | 0.000\% | Closing daily balance | Monthly |
|  | \$1,000-\$4,999 | 0.000\% |  |  |
|  | \$5,000-\$24,999 | 0.000\% |  |  |
|  | \$25,000-\$59,999 | 0.000\% |  |  |
|  | \$60,000+ | 0.000\% |  |  |
| Law Trust | \$0+ | Prime - 1.75\% | Closing daily balance | Monthly |
| Notary Trust | \$0+ | Prime-1.75\% | Closing daily balance | Monthly |
| Real Estate Trust | \$0+ | Prime - 1.75\% | Closing daily balance | Monthly |
| Strata Corp Chequing | \$0+ | Prime - 2.25\% | Closing daily balance | Monthly |
| Coast Community Chequing | \$0-\$999 | 0.000\% | Closing daily balance | Monthly |
|  | \$1,000-\$4,999 | 0.000\% | Closing daily balance | Monthly |
|  | \$5,000-\$9,999 | 0.000\% |  |  |
|  | \$10,000+ | 0.000\% |  |  |
| Coast Personal Savings Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
| The High-Interest Savings Account | \$0+ | 1.600\% | Closing daily balance | Monthly |
| Coast Savings ${ }^{\circledR}$ (Legacied) | \$0-\$4,999 | 0.010\% | Closing daily balance | Monthly |
|  | \$5,000-\$9,999 | 0.010\% |  |  |
|  | \$10,000-\$24,999 | 0.150\% |  |  |
|  | \$25,000-\$59,999 | 0.150\% |  |  |
|  | \$60,000-\$99,999 | 0.150\% |  |  |
|  | \$100,000+ | 0.150\% |  |  |

## Deposit Rate Sheet

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| Coast Business Savings Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
| :---: | :---: | :---: | :---: | :---: |
| The High-Interest Business Savings Account | \$0-\$24,999 | 1.500\% | Closing daily balance | Monthly |
|  | \$25,000-\$99,999 | 1.750\% |  |  |
|  | \$100,000-\$499,999 | 2.000\% |  |  |
|  | \$500,000-\$999,999 | 2.600\% |  |  |
|  | \$1M-\$4,999,999 | 2.750\% |  |  |
|  | \$5M+ | 3.050\% |  |  |
| Coast Business Savings ${ }^{\text {® }}$ | \$0-\$4,999 | 0.050\% | Closing daily balance | Monthly |
|  | \$5,000-\$9,999 | 0.100\% |  |  |
|  | \$10,000-\$24,999 | 0.150\% |  |  |
|  | \$25,000-\$59,999 | 0.150\% |  |  |
|  | \$60,000-\$99,999 | 0.150\% |  |  |
|  | \$100,000+ | 0.150\% |  |  |
| Named Trust Account | \$ 0-\$9,999 | 0.050\% | Deposits in excess of $\$ 60,000$ will be paid at the $\$ 25,000$ to $\$ 60,000$ rate on the first $\$ 60,000$ and the $\$ 60,000+$ rate on the balance of the deposit. | Monthly |
|  | \$10,000-\$24,999 | 0.100\% |  |  |
|  | \$25,000-\$59,999 | 0.200\% |  |  |
|  | \$60,000+ | 0.500\% |  |  |
| Registered Savings Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
| The High-Interest Savings Account TFSA / RRSP / RRIF | \$0+ | 1.600\% | Closing daily balance | Monthly |
| TFSA Savings (Legacied) | \$0-\$4,999.99 | 1.600\% | Closing daily balance | Monthly |
|  | \$5,000-\$9,999.99 | 1.600\% |  |  |
|  | \$10,000-\$24,999.99 | 1.600\% |  |  |
|  | \$25,000-\$59,999.99 | 1.560\% |  |  |
|  | \$60,000-\$99,999.99 | 1.600\% |  |  |
|  | \$100,000+ | 1.600\% |  |  |
| Coast RRSP/RRIF Savings (Legacied) | \$0-\$4,999.99 | 0.010\% | Closing daily balance | Semi-annually |
|  | \$5,000-\$24,999.99 | 0.010\% |  |  |
|  | \$25,000-\$49,999.99 | 0.150\% |  |  |
|  | \$50,000+ | 0.150\% |  |  |

## Short Term GIC

| Canadian Dollars <br> Non-Redeemable | Min <br> Balance | 1 Month | 2 Month | 3 Month | 4 Month | 6 Month | 9 Month |  <br> Paid |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Short Term GIC <br> (RESP, RRSP, RIF, <br> TFSA eligible) | $\$ 500$ | $1.750 \%$ | $1.850 \%$ | $2.150 \%$ | $2.200 \%$ | $2.800 \%$ | $3.000 \%$ | At Maturity |
| US Dollars <br> Non-Redeemable | Min <br> Balance | $\mathbf{1}$ Month | 2 Month | 3 Month | 4 Month | 6 Month | 9 Month |  <br> Paid |
| Short Term <br> GIC USD | $\$ 500$ | $0.100 \%$ | $0.150 \%$ | $0.200 \%$ | $0.250 \%$ | $0.300 \%$ | $0.400 \%$ | At Maturity |

## Deposit Rate Sheet

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## Long Term GIC

| RRSPs, RESPs, TFSAs <br>  <br> Non-Registered CIC Rates | Min Balance | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | Interest Calculated \& Paid |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Better Than Cash ${ }^{\circledR}$ (Non-Reg/Reg) | \$500 | 3.400\% | Redeemable after 6 months without penalty on interest payable. |  |  |  |  |  | At Maturity |
| 1-Year Redeemable (Non-Reg/Reg) | \$500 | 3.000\% | Redeemable after 30 days without penalty on interest payable. |  |  |  |  |  | At Maturity |
| 3-Year Rising Rate (Non-Reg/Reg) | \$500 | 3.600\% | 3.800\% | 4.200\% | n/a | n/a | n/a | n/a | Annual/Compound Annually |
| 7-Year Rising Rate (Non-Reg/ Reg) | \$500 | 0.600\% | 0.700\% | 0.800\% | 0.900\% | 1.000\% | 1.000\% | 2.000\% | Annual/Compound Annually |
| Registered \& Non-Registered Non-Redeemable cic Deposit Rates | Min Balance | 1 Year | 15 <br> Months | $18$ <br> Months | 2 Year | 3 Year | 4 Year | 5 Year | Interest Calculated \& Paid |
| 16 Month Flex GIC (Non-Reg/Reg) | \$500 | 1-8 Months: $1.00 \%$ 9-16 Months: 7.00\% |  |  |  | Redeemable after 30 days without penalty on interest payable. |  |  | Every 8 Months (Compounding or Non-compounding) |
| 1-5 Years Compound (Non-Reg) | \$500 | 4.500\% | 4.500\% | 4.500\% | 4.500\% | 4.000\% | 3.900\% | 3.900\% | Compound Annual, Annual, Monthly (non-compounding) |
| 1-5 Years Compound (Registered) | \$500 | 4.500\% | 4.500\% | 4.500\% | 4.500\% | 4.000\% | 3.900\% | 3.900\% | Compound Annual, Annual, Monthly (non-compounding) |

RRIFs

| Redeemable Registered RIF |  | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | Interest Calculated \& Paid |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Better Than Cash® RIF | \$500 | 3.400\% | Redeemable after 6 months without penalty on interest payable. |  |  |  |  |  | At Maturity |
| 1-Year Redeemable RIF | \$500 | 3.000\% | Redeemable after 30 days without penalty on interest payable |  |  |  |  |  | At Maturity |
| 3-Year Rising Rate RIF | \$500 | 3.600\% | 3.800\% | 4.200\% | n/a | n/a | $\mathrm{n} / \mathrm{a}$ | n/a | Compound Annual |
| 7-Year Rising Rate RIF | \$500 | 0.600\% | 0.700\% | 0.800\% | 0.900\% | 1.000\% | 1.500\% | 2.000\% | Compound Annual |
| Registered RIF Rates <br> Non-Redeemable |  | 1 Year | $15$ <br> Months | 18 <br> Months | 2 Year | 3 Year | 4 Year | 5 Year | Interest Calculated \& Paid |
| 1-5 Year Compound RIF | \$500 | 4.500\% | 4.500\% | 4.500\% | 4.500\% | 4.000\% | 3.900\% | 3.900\% | Compound Annual, Annual, Monthly (non-compounding) |

## US Dollar

| US Dollar GIC Rates | Min <br> Balance | $\mathbf{1}$ Year |  |  |  |  | Interest Calculated <br> \& Paid |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 Year USD | $\$ 500$ | $1.000 \%$ |  |  |  |  |  |
| At Maturity |  |  |  |  |  |  |  |

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