

Our Investment Rates

Effective Date: January 1, 2019

GICs (Term Deposits), RRSPs, RRIFs, TFSAs RDSPs, RESPs								
Tiered Rates ¹						Aggregate Rates ²		
Minimum \$5,000	Up to \$24,999	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$499,999	\$500,000 to \$999,999	\$1,000,000 to \$1,999,999	\$2,000,000 and over
30 - 59 days	1.10	1.35	1.50	1.65	1.75	1.80	1.85	1.90
60 - 89 days	1.20	1.35	1.50	1.65	1.75	1.80	1.85	1.90
90 - 179 days	1.30	1.35	1.50	1.65	1.75	1.80	1.85	1.90
180 - 269 days	1.40	1.40	1.60	1.70	1.80	1.85	1.90	1.95
270 - 364 days	1.50	1.50	1.60	1.70	1.80	1.85	1.90	1.95
Minimum \$500								
3 year Oikocredit Global Impact GIC ³	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
1 year ⁴	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80
2 year	2.30	2.35	2.40	2.50	2.55	2.60	2.65	2.70
3 year	2.50	2.60	2.70	2.80	2.85	2.95	3.05	3.10
4 year	2.70	2.80	2.85	2.95	3.00	3.05	3.15	3.20
5 year ⁴	3.15	3.15	3.15	3.15	3.15	3.15	3.25	3.30

Optimum Savings	Registered Variable	Step Term	1 year	2 year	3 year	4 year	5 year	Avg. Yield
1.30	1.30		2.30	1.80	2.00	2.20	6.20	2.90

Rates are subject to change. For information about Index-Linked GICs or a customized rate for aggregate GICs over \$500,000, please call or visit your local branch and speak with a member of our Investment team. Daily interest savings and combined savings/chequing accounts are also available. Deposits are insured by Deposit Insurance Corporation of Ontario.

¹Tiered Rates are determined by the total value of one or more GICs invested at Kindred Credit Union that start and end on the same day.

²Aggregate Rates apply where the total value of all GICs and Investment Shares invested at Kindred Credit Union equal \$500,000 and above.

³Not eligible for RDSPs or RESPs.

⁴Investment Rate Specials available until March 1, 2019.

Sweeten your savings with investments that are your cup of tea.

SR7 GICs

INVESTMENT RATE SPECIAL
AVAILABLE UNTIL MARCH 1, 2019.

RRSP Contribution Deadline is March 1, 2019.



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