KINDRED Credit Union | MEMBER OWNED SINCE 1964

Investment Rates

Effective Date: Oct-15-2026

High Interest Savings Account (HISA): 0.90%

HISA PLUS 4.50%

GICs: RRSP | RRIF | TFSA | FHSA | RESP | RDSP | Non-Registered							
	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 and over**
30 days	1.80%	1.85%	1.90%	1.95%	1.95%	1.95%	1.95%
60 days	1.90%	1.95%	2.00%	2.05%	2.10%	2.10%	2.10%
90 days	2.05%	2.10%	2.15%	2.20%	2.25%	2.25%	2.25%
180 days	2.25%	2.30%	2.35%	2.40%	2.40%	2.40%	2.40%
270 days	2.35%	2.40%	2.45%	2.50%	2.50%	2.50%	2.50%
9 Month Business GIC Special	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%
Minimum $500							
1 year	3.10%	3.15%	3.20%	3.25%	3.30%	3.30%	3.30%
2 year	3.30%	3.35%	3.40%	3.45%	3.50%	3.50%	3.50%
3 year	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
4 year	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%
5 year	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%

Impact GICs							
3yr Community Inspiration[3]	Available January -June						
4yr Affordable Housing[4]	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%

Cashable GICs (Term Deposits)[8,9] Non-Registered Only				
Minimum $10,000	**Up to $24,999**	**$25,000 to $49,999**	**$50,000 to $99,999**	**$100,000 to $249,999**
1 year cashable/90 days	***2.05%***	***2.10%***	***2.15%***	***2.20%***

Step Term GICs	year 1	year 2	year 3	year 4	year 5	Avg. Yield
3 year[5]	2.90%	3.05%	3.50%	-----	-----	3.15%
5 year[6]	2.90%	3.05%	3.50%	3.60%	5.70%	3.75%

Investment Shares[7]	2020	2021	2022	2023	2024	2025	2026
	4.25%	4.25%	5.00%	6.00%	5.00%	4.25%	TBD

Rates are subject to change without notice at any time. All GICs are not redeemable prior to maturity unless otherwise indicated.

Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority of Ontario (FSRA). Eligible deposits outside of registered accounts are insured up to $250,000 through FSRA.

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

2 Aggregate Rates apply where the total value of all GICs, Investment Shares, and Registered Contracts invested at Kindred Credit Union plus Aviso Wealth investments equal $250,000 and above.

3 Community Inspiration GICs are available as RRSP, RRIF, TFSA, or non-registered.

4 Affordable Housing GICs are available as RRSP, RRIF, TFSA, or non-registered.

5 3-Year Step Term GICs are transferable for a 30-day period following each anniversary date to a term equal to, or longer than, and are available as RRSP, RRIF, TFSA, or non-registered.

6 5-Year Step Term GICs are redeemable on any day following the first anniversary date, and are available as RRSP, RRIF, TFSA, or non-registered.

7 Investment Shares are not deposit insured, and rate is subject to Board approval annually and paid in January. Available in RRSP, TFSA or non-registered.

8 Cashable after 90 days. Tiered and aggregate rate do not apply. Rate is determined on principal of the GIC only. Deposits will be accepted subject to availability. Deposits above $250,000 are eligible for special pricing.

9 With the exception of Step Term GICs, and Kindred's 1-year cashable GIC, GICs are non-redeemable and cannot be redeemed before the maturity date. Your funds are locked-in for a specific term.

10 New funds that arrived at Kindred within the past 30 days for the purpose of investing in this product qualify.

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