



FYCCU

January 2012 – Following rates are for indication only - Rates subject to change without notice.

**TERM DEPOSITS – Non-Redeemable**

Non-Redeemable Term Deposits*	\$10,000	\$15,000	\$25,000
30 – 59 days	0.65%	0.75%	0.80%
60 – 179 days	0.85%	0.90%	0.95%
180 – 269 days	0.90%	0.95%	1.00%
270 – 364 days	1.00%	1.15%	1.25%
1-Year	1.80%	1.90%	2.00%

\*Interest is paid at maturity

1-Year – Non-Redeemable (under \$10,000)		Rate
Term/RRSP/TFSA	Min. Deposit \$500	1.50%

1-Year – Non-Redeemable	Target GIC's via Payroll Deduction	Rate
	\$10 bi-weekly	1.00%
	\$25 bi-weekly	1.25%
	\$50 bi weekly	1.50%
	\$100 bi-weekly	1.75%
	\$200 bi-weekly	2.00%

**Special Shares A/c: Preferred Interest Rate Paid on a \$1,000 Investment**

**SAVERS:**

Spring Saver: ¼ % Regular GICs  
Fall Saver: ½ % higher than CSBs  
Xmas Saver:

**TFSA Savings Account:** 1:50%

**Special Interest Rates for January and February 2012**

**NEW DEPOSITS ONLY:**

**1-Year – Non-Redeemable**

\$10,000 = 1.95%  
\$15,000 = 2.15%  
\$24,999 = 2.25%  
\$25,000 and over 3%

**3%** on all RRSPs and TFSAs transferred from an outside financial institution.

**Proof of existing interest rate required.**