



COMMUNITY CARE NORTHUMBERLAND

March 11, 2026

Investment Options

On behalf of your Relationship Manager Dena Heming and myself please see below an overview of current investments you have with RBC along with our current indication rates and recommendations for these investments.

Please note that all rates within are indicative and subject to change.

Current Investments

GIC Amount	Term\Rate	Maturity Date
\$12,377.58	3 Years @ 3.30%	March 12, 2026
\$15,859.78	1 Year @ 2.84%	April 1, 2026
\$12,377.58	5 Years @ 3.40%	March 12, 2028
\$17,0765.50	5 Years @ 3.95%	March 12, 2029

Investment Options

Option 1: We can let the GIC that is maturing on March 12 mature into your main account which has interest already set up for you and then on April 1 when the 2nd GIC matures we can then combine those two GIC's into one and set it to mature on March 12, 2029.

Option 2: We can renew each of the GIC's that you have maturing individually and set them with a maturity date of March 12, 2029.

Recommend Option 1 – to renew both March 12 & April 1 GIC on April 1st. We will then set this new GIC to mature on March 12, 2029. This could be renewed for 3 years and rate as of today is 3.01% - rate is indication and subject to change.

Investment Rates

CAD Non-Redeemable GIC

This GIC offers a fixed rate of interest for a specific term, with both principal and interest payments guaranteed. There is a wide choice of terms and options. Non-Redeemable GIC's may not be redeemed prior to maturity. Minimum \$100,000.00 – Maximum \$5,000,000.00 Note: Rates are for today's date and subject to change.

Term	Rate
30 Days	2.06%
60 Days	2.22%
90 Days	2.31%
180 Days	2.35%
270 Days	2.38%
1 Year	2.51%
2 Years	2.80%
3 Years	3.01%
4 Years	3.16%
5 Years	3.34%

CAD Prime Linked Cashable GIC – Variable Rate

The Prime-Linked Cashable GIC is a one-year cashable GIC with an annual interest rate linked to changes in the RBC Royal Bank® Canadian prime interest rate. Should the prime interest rate change during the term of your investment, the annual interest rate of this GIC is automatically adjusted. It is cashable at any time, and you'll earn interest up to the date you cash it, if it is held 30 days or longer. If you cash this earlier than 30 days, there is a cost of \$25.00 and no interest will be paid. Royal Bank Prime Rate (RBP) is currently 4.45%

Principal Deposit	Rate
\$ 5,000 - \$49,999.99	2.00%
\$ 50,000 - \$99,999.99	2.00%
\$ 100,000 - \$249,999.99	2.00%
\$ 250,000 - \$999,999.99	2.20%
\$1,000,000 +	2.45%

One Year Cashable

The One-Year Cashable GIC offers a competitive interest rate and maximum flexibility, without the need for a long-term commitment. It's cashable at any time, and interest is paid right up to the date it's cashed as long as you've **held the investment for 30 days or more**. Guaranteed interest rate for one year on minimum investment of \$1,000 to a maximum of \$999,999.99. Included below are indication rates for amounts of \$250,000 CAD:

Term	Rate
1 year	2.00%



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RBC Economics

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- Subscribe to RBC Economics for e-mail updates: please [click here](#)

- For Canada-U.S. interest rates and key FX rates: please [click here](#)

Central bank	current policy rate <small>(latest move)</small>	next decision
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2.25%
-25 bps in Oct/25

0 bps
Dec/25

The BoC in October followed through with a 25 bp rate cut but shifted decisively to a holding bias. The Monetary Policy Report unveiled a base case projection for the first time since January showing soft but positive GDP growth in coming quarters and inflation loosely tracking the 2% target. That is broadly in line with our own forecast and we expect no rate changes through the end of 2026.

Central bank	current policy rate <small>(latest move)</small>	next decision
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3.75-4.00%
-25 bps in Oct/25

0 bps
Dec/25

The FOMC voted for another cut in October. Views among policymakers are unusually mixed, but comments from Fed Chair Powell during the press conference suggested the need to "slow down" amid a foggy environment, reducing the odds for a December cut. We continue to expect the Fed will skip in December and deliver two more 25 bp cuts in 2026, lowering the Fed Funds rate to 3.25%–3.5%.