

Chequing and Saving Accounts

Business services to complement your accounts

Chase® Merchant Services | The new way to get paid, with on-site terminals, mobile and e-commerce solutions. You'll benefit with faster checkouts, increased security and happier customers.

Customer Automated Funds Transfer (CAFT) | Pay and get paid faster, by automatically transferring payroll funds to employees digitally, as well as receiving funds owing directly from your customers' accounts. No cheques, no waiting.

Interac e-Transfers® | Send and receive money directly from your bank account, to someone else's quickly, conveniently and securely. It's easier than cheques, safer than cash and costs less than a wire transfer.

Interac Online® | A fast and simple way to purchase or pay over the internet, by debiting funds directly from your business account. All you need is an ACU debit card, online banking access and money in your account.

Statements | Your statement is a monthly summary of every financial transaction we processed through your account(s). Business members can access their e-statements through online banking for added convenience.

U.S. and Foreign Exchange | Having local currency on hand makes it easy to pay for small purchases and expenses while travelling. ACU branches maintain a supply of U.S. currency; other currencies can be ordered in advance.

Cheques | Whether you write a few cheques, or many; we have a chequing account for your business, including community accounts for not-for-profits, and a U.S. business account if you deal in U.S. funds.

Wire Transfers | Sending and receiving funds by wire is a secure and recognized transfer protocol. Because of the unique nature of each country's processing system, please visit or call ACU for details.



Let's get down to business

Business entrepreneurs need more flexibility from their bank than ever, along with more innovative financial solutions than some big banks are willing to provide.

Bring us your questions, your ideas and your challenges and we'll make sure you get the answers, services and out-of-the-box thinking that will help you succeed and prosper.

Get advice | 1.877.958.8588

Visit us | at any of our branches

Bank anytime, anywhere | acuanytime.ca

Online | assiniboine.mb.ca



At ACU we're committed to helping ensure all your accounts meet your needs.

We're constantly looking for innovative ways to serve our members and make banking easier for you, so you can bank when, where and how you want.

Choose the account that's right for you

Business chequing accounts

Business savings accounts

	BASIC BUSINESS	BUSINESS 25	BUSINESS 75	BUSINESS 125	BUSINESS 200	US BUSINESS	BUSINESS SAVINGS	HIGH RATE SAVINGS	MONTHLY HIGH RATE SAVINGS
	A basic pay-as-you-go business package.	Up to 25 monthly transactions included for businesses with a low number of transactions.	Up to 75 monthly transactions included for businesses with a moderate number of transactions.	Up to 125 monthly transactions included for businesses with a high number of transactions.	Up to 200 monthly transactions included. Save the monthly fee by maintaining the minimum monthly balance on this interest-bearing account.	This chequing account is for those who do business in US funds.	As your business prospers, watch your savings grow in this account.	To get your savings to work harder and grow faster, choose the ACU High Rate savings account. Not an account for day-to-day banking but a great place to save.	For the best return on your savings, choose the ACU Monthly High Rate savings account. Our highest interest paid on the lowest balance for the month, so it really pays to be a dedicated saver.
Monthly Fee	\$5.00	\$16.00	\$45.00	\$75.00	\$120.00	\$5.00	N/A	N/A	N/A
Minimum Balance to Waive Fee	N/A	N/A	N/A	N/A	\$30,000	N/A	N/A	N/A	N/A
Number of FREE Transactions	1 per \$500 minimum monthly balance	first 25 transactions included	first 75 transactions included	first 125 transactions included	first 200 transactions included	N/A	N/A	N/A	N/A
Self-Serve									
Debit Card Purchase	\$.75	\$.90	\$.90	\$.90	\$.90	N/A	\$.75	\$1.25	\$1.25
Withdrawal (ACU or Credit Union ATM)	\$.75	\$.90	\$.90	\$.90	\$.90	N/A	\$.75	\$1.25	\$1.25
Deposit (ATM)	\$.75	\$.90	\$.90	\$.90	\$.90	N/A	\$.75	\$1.25	\$1.25
Bill Payment (Online, Mobile, Telephone)	\$.75	\$.90	\$.90	\$.90	\$.90	N/A	\$.75	\$1.25	\$1.25
Intra-account CAD/CAD Transfer (Online, Mobile, Telephone)	FREE	FREE	FREE	FREE	FREE	N/A	FREE	\$1.25	\$1.25
Intra-account USD/CAD Transfer* (Online or Mobile)	FREE	FREE	FREE	FREE	FREE	FREE	FREE	\$1.25	\$1.25
Credit (Pre-authorized)	FREE	FREE	FREE	FREE	FREE	N/A	FREE	FREE	FREE
Debit (Pre-authorized)	\$.75	\$.90	\$.90	\$.90	\$.90	N/A	\$.75	\$1.25	\$1.25
Interac® Online Payment	\$.90	\$.90	\$.90	\$.90	\$.90	N/A	\$.90	\$1.00	\$1.00
Full-Service									
Cheque	\$.75	\$.90	\$.90	\$.90	\$.90	\$1.00	N/A	N/A	N/A
Withdrawal or Intra-account Transfer	\$.75	\$.90	\$.90	\$.90	\$.90	\$1.00	\$.75	\$1.25	\$1.25
Deposit (In-Branch or Night Deposit)	\$.75	\$.90	\$.90	\$.90	\$.90	\$1.00	\$.75	\$1.25	\$1.25
Additional Services									
Withdrawal (Interac® ATM)	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	N/A	\$1.50	\$1.50	\$1.50
Bill Payment (In-Branch)	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	N/A	\$1.50	\$1.50	\$1.50
Imaged Cheques and Monthly Statement	FREE	FREE	FREE	FREE	FREE	FREE	statement only	statement only	statement only
Remote Deposit Capture	FREE	FREE	FREE	FREE	FREE	N/A	FREE	FREE	FREE
Interac® e-Transfer	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A	\$1.00	\$1.00	\$1.00
Deposit Books	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Interest	N/A	N/A	N/A	N/A	daily	N/A	daily	daily	monthly

*All cross currency transfers through online or mobile banking are processed at the base tier (\$0 - \$24,999) rate. Tiered rates for transfers greater than \$25,000 are only available in-branch.

Rates and fees are subject to change without notice.

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