

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.

**Take a look inside and see what we have to offer.** If you have any questions about what account is right for you, talk to us. We're always available to help you with any of your banking needs.



**Member Communication Centre** | 1.877.958.8588  
[assiniboine.mb.ca/chequing-accounts](http://assiniboine.mb.ca/chequing-accounts)

Simplify your life with a variety of other banking services to complement your account:

- Stay connected to your accounts with Alerts
- Bank anywhere with *ACU Anytime*<sup>®</sup>
- Deposit cheques in a snap with *Deposit Anywhere*<sup>™</sup>

**Get advice** | 1.877.958.8588  
**Visit us** | at any of our branches  
**Bank anytime, anywhere** | [acuanytime.ca](http://acuanytime.ca)  
**Online** | [assiniboine.mb.ca](http://assiniboine.mb.ca)

#### Cheque service fees

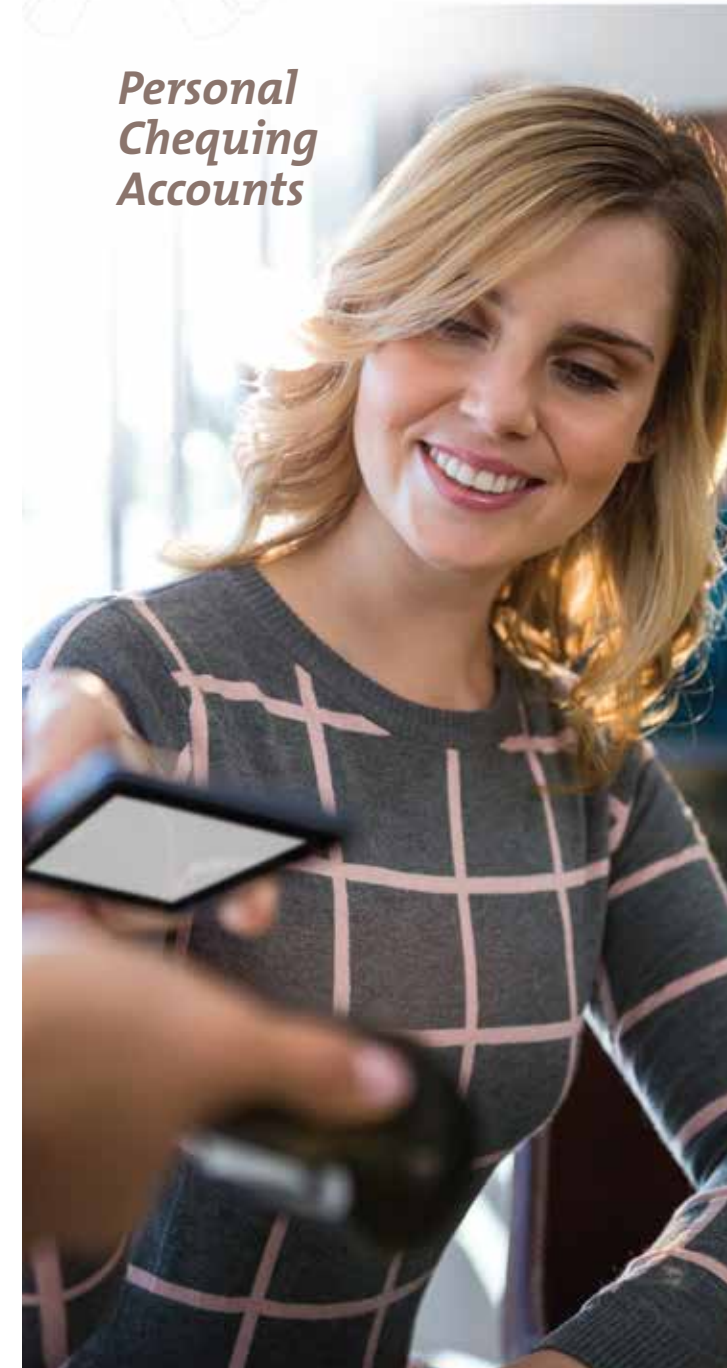
Fees for cheques vary, depending on your account type, and the style and quantity of cheques you order.

Cheque cashing (non-member)	\$ 5.00
Collections from another Credit Union	\$ 20.00
Collections from another FI	\$ 35.00
Hold funds (member/non-member)	\$ 5.00
Non MICR/incorrectly encoded cheque/debit	\$ 5.00
Post-dated cheque handling	\$ 5.00
US cheque on CDN account	\$ 20.00

**SERVICE FEES SUBJECT TO CHANGE.**  
 Please visit [assiniboine.mb.ca](http://assiniboine.mb.ca) for a complete list of services fees.

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™ Deposit Anywhere is a registered trademark of Central 1 Credit Union, used under license.



## Personal Chequing Accounts

# Choose the account that's right for you

	ACU LIGHT	ACU ACTIVE	ACU DIGITAL	ACU UNLIMITED	USD CHEQUING
	ACU Light is the best value for you if you don't do a lot of banking. If you decide to keep your balance at a minimum of \$1,000, the monthly fee is waived. Plus your self-serve and full service transactions are free.	ACU Active is a great account for everyday use, giving you a number of transactions per month for a small monthly fee. If you keep your balance at \$1,000 you save that monthly fee.	ACU Digital is a great account if you do all of your banking electronically. A small monthly fee gets you unlimited digital ACU self-serve transactions. If you keep your balance at \$3,500, that monthly fee is gone.	ACU Unlimited is a great account if you're a heavy user of your chequing account. You get unlimited ACU transactions all for one monthly fee. That fee goes away when you keep your minimum balance at \$5,000.	USD Chequing account is perfect for you if you travel to the States often, or if you need access to U.S. dollars with no monthly fee and no minimum balance.
<b>Monthly Fee</b>	\$3.00	\$7.00	\$10.00	\$16.50	<b>FREE</b>
<b>Minimum Balance to Waive Fee</b>	\$1,000.00	\$1,000.00	\$3,500.00	\$5,000.00	N/A
<b>Discounts</b>					
Youth (17 and under)	\$0.00	\$7.00	\$7.00	\$7.00	N/A
Career Start (18-24)	\$0.00	\$3.00	\$3.00	\$3.00	N/A
Senior (60 +)	\$0.00	\$7.00	\$7.00	\$7.00	N/A
<b>Number of FREE Transactions</b>					
Self-Serve	<b>FREE</b> with minimum balance	35	Unlimited Digital ACU	Unlimited ACU	2 <b>FREE</b> Self-Serve and/or
Full-Serve	<b>FREE</b> with minimum balance <b>OR</b> pay as you go	5	Pay as you go	Unlimited ACU	Full-Serve transactions
<b>Self-Serve</b>					
Debit Card Purchase	\$0.50	\$0.50	<b>FREE</b>	<b>FREE</b>	N/A
Withdrawal (ACU or Credit Union ATM)	\$0.50	\$0.50	<b>FREE</b>	<b>FREE</b>	N/A
Bill Payment (Online, Mobile, Telephone)	\$0.50	\$0.50	<b>FREE</b>	<b>FREE</b>	N/A
Intra-account CAD/CAD Transfer (Online, Mobile, Telephone)	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	N/A
Intra-account USD/CAD Transfer* (Online or Mobile)	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Pre-authorized Debit	\$0.50	\$0.50	<b>FREE</b>	<b>FREE</b>	\$1.00
Interac® Online Payment	\$0.50	\$0.50	<b>FREE</b>	<b>FREE</b>	N/A
<b>Full-Serve</b>					
Debit (Cheque, Withdrawal, Intra-account Transfer)	\$0.70	\$0.70	\$1.00	<b>FREE</b>	\$1.00
Deposit	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>Additional Services</b>					
Withdrawal (Interac® ATM)	\$1.50	\$1.50	\$1.50	4 <b>FREE</b> ; \$1.50	N/A
Bill Payment (In-Branch)	\$1.50	\$1.50	\$1.50	<b>FREE</b>	N/A
Monthly Statement	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Remote Deposit Capture	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	N/A
Interac® e-Transfer or Request Money	\$1.00	\$1.00	10 <b>FREE</b> ; \$1.00	10 <b>FREE</b> ; \$1.00	N/A
Interest	N/A	N/A	N/A	Daily**	Daily**
Cheque Order	Current rates for services available online or at a branch.			<b>FREE</b>	Current rate
Canadian Draft				<b>FREE</b>	Current rate
US Bank Draft				<b>FREE</b>	Current rate
Stop Payment				Current rate	Current rate
Safety Deposit Box				<b>FREE</b> small***	N/A

Rates and fees are subject to change without notice.

\*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.

\*\*Interest is calculated daily and deposited monthly.

\*\*\*Subject to availability.

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