



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

Chequing and Saving Accounts

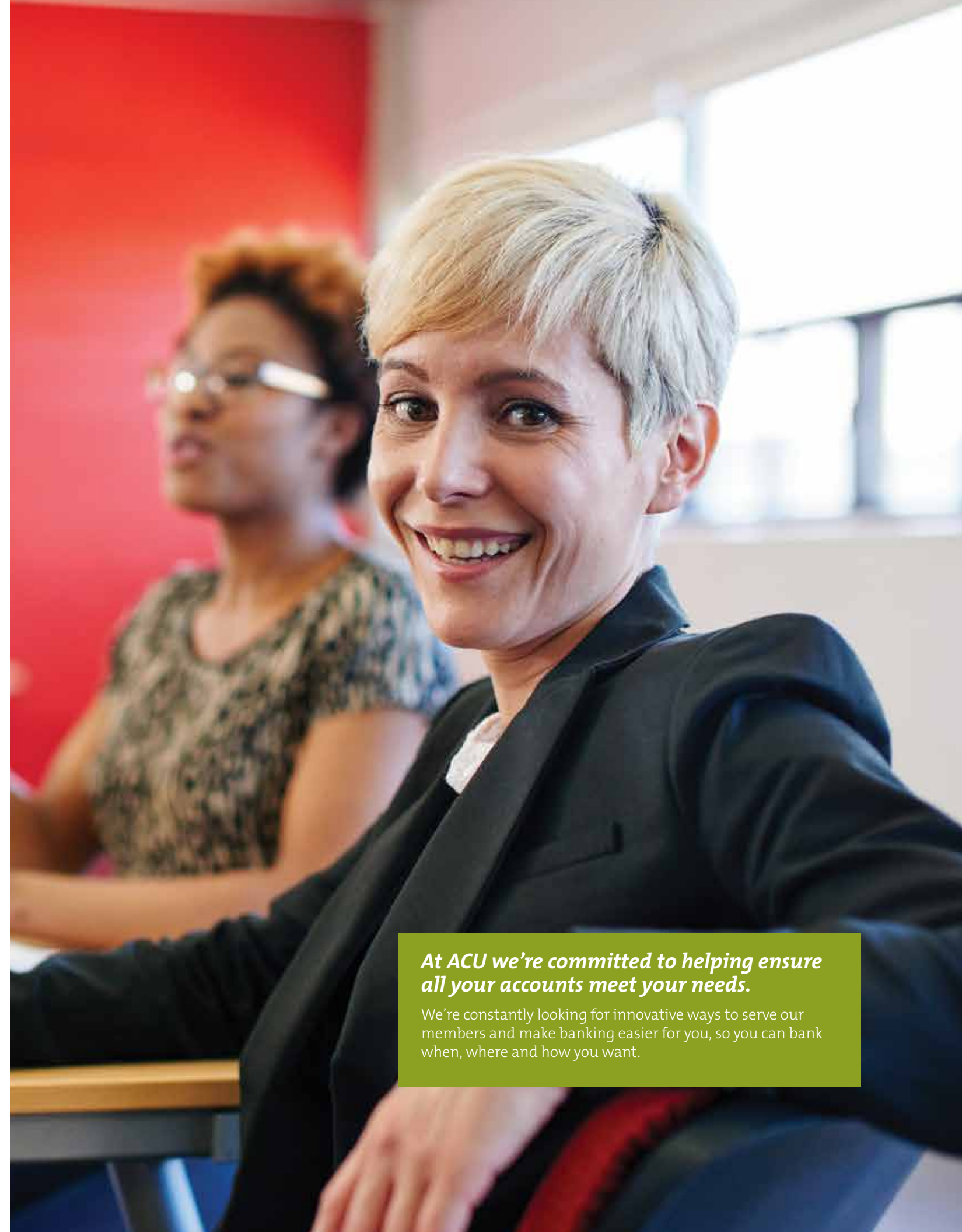


Community Account Selector



	COMMUNITY BUILDER	HIGH RATE SAVINGS	MONTHLY HIGH RATE SAVINGS
	This chequing account supports community organizations with daily interest, 5 free transactions and 1 additional transaction for every \$200 minimum monthly balance.	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	N/A	N/A	N/A
Number of FREE Transactions	5 plus 1 additional per \$200 minimum monthly balance	N/A	N/A
Self-Serve			
Debit Card Purchase	\$.50	\$1.00	\$1.25
Withdrawal (ACU or Credit Union ATM)	\$.50	\$1.00	\$1.25
Deposit (ATM)	\$.50	FREE	\$1.25
Bill Payment (Online, Mobile, Telephone)	\$.50	\$1.00	\$1.25
Intra-account CAD/CAD Transfer (Online, Mobile, Telephone)	FREE	\$1.00	\$1.25
Intra-account USD/CAD Transfer* (Online or Mobile)	FREE	\$1.00	\$1.25
Credit (Pre-authorized)	FREE	FREE	FREE
Debit (Pre-authorized)	\$.50	\$1.00	\$1.25
Interac® Online Payment	\$.90	\$1.00	\$1.00
Full-Service			
Cheque	\$.70	N/A	N/A
Withdrawal or Intra-account Transfer	\$.70	\$1.00	\$1.25
Deposit (In-Branch or Night Deposit)	\$.70	FREE	\$1.25
Additional Services			
Withdrawal (Interac® ATM)	\$1.50	\$1.50	\$1.50
Bill Payment (In-Branch)	\$1.50	\$1.50	\$1.50
Imaged Cheques and Monthly Statement	FREE	statement only	statement only
Remote Deposit Capture	FREE	FREE	FREE
Interac® e-Transfer	\$1.00	\$1.00	\$1.00
Deposit Books	FREE	FREE	FREE
Interest	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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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.