Money doing more.
Assiniboine
Credit Union™

Certified B Corporation

Personal Chequing Accounts

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

We're constantly innovating to make banking easier, so you can bank when, where and how you want.

Simplify your life with these features:

- Stay connected to your accounts with alerts
- Bank and deposit cheques anywhere with ACU mobile app
- Easily open a chequing or savings account through ACU digital banking.

If you have any questions about what account is right for you, talk to us. We're available to help you with any of your banking needs.

Bank anytime, anywhere > ACU mobile app
Online > acu.ca
Read insightful articles > blog.acu.ca
Get advice > 1-877-958-8588
Visit us > at any of our branch locations

MARCH 2026

Choose the account that's right for you

Rates and fees are subject to change.

	ACU LIGHT No monthly fee—just pay for the transactions you use, making it a flexible and budget-friendly way to bank.	ACU ESSENTIALS Essential banking features at a low monthly cost—an easy, affordable way to manage your money.	ACU ACTIVE Moderate number of free transactions an ideal balance for everyday banking needs.
Monthly Fee	$0.00	$4.00	$9.00
Minimum Monthly Balance to Waive Monthly Fee	N/A	N/A	$2,500
DISCOUNTS Youth & Young Adults (24 and under)	N/A	N/A	N/A
Seniors 60+	N/A	N/A	$9.00
Number of **FREE** Transactions	Pay as you go	16	40
Number of **FREE** Interac® e-Transfer (send/Request Money[1])[2]	Pay as you go	2	5
SELF-SERVE			
Point of Sale	$0.75	$0.75	$0.75
ATM Withdrawal (ACU, Manitoba Credit Unions or ACCULINK® ATM)	$0.75	$0.75	$0.75
Bill Payment (Online, Mobile, Telephone)[3]	$0.75	$0.75	$0.75
Transfers Between Accounts (Online, Mobile, Telephone, ATM[4])[5]	**FREE**	**FREE**	**FREE**
Member to Member Transfers (Online, Mobile)	**FREE**	**FREE**	**FREE**
Pre-authorized Debit	$0.75	$0.75	$0.75
FULL-SERVE			
Debit (Cheque, Withdrawal, Transfer)	$0.75	$0.75	$0.75
Deposit	**FREE**	**FREE**	**FREE**
ADDITIONAL SERVICES			
Interac® ATM Withdrawal (Canada)[6]	$2.00	$2.00	$2.00
Cirrus® ATM Withdrawal (US/International)[6]	$3.50	$3.50	$3.50
Interac® e-Transfer (send/Request Money[1])[2]	$1.00	**2 FREE**; $1.00	**5 FREE**; $1.00
Bill Payment (In branch)	$1.50	$1.50	$1.50
eStatements	**FREE**	**FREE**	**FREE**
Mobile Deposit	**FREE**	**FREE**	**FREE**
Interest	N/A	N/A	N/A
Cheque Order *Canadian Draft* *US Bank Draft* *Stop Payment* *Safety Deposit Box*	*Current rates for these services are available online or at a branch*		

[1] With Interac® e-Transfer Request Money, the fee is charged to the requestor at the time the request is accepted & deposited.

[2] $1.00 is charged in real-time and refunded at the end of the month up to the number of free e-Transfers or Request Money Transactions included with your account.

[3] Includes immediate, scheduled and recurring bill payments.

[4] ATM and Telephone Banking transfers are not available with the USD account.

[5] Cross-currency transfers between USD and CAD accounts are only available through online or mobile banking. They are processed at the base tier rate ($0–$24,999). Tiered rates for amounts over $25,000 are available by visiting a branch or contacting the Member Communication Centre.

[6] The withdrawal counts as a transaction. In addition to this fee, a transaction fee applies if the withdrawal is not covered by your account plan or you exceed the number of free transactions.

ACCULINK® is a registered trademark of the Canadian Credit Union Association, used under licence.
Interac® is a registered trademark of Interac Corp. Used under licence.
Cirrus® is a registered trademark of Mastercard International Incorporated.

Choose the account that's right for you

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	ACU DIGITAL Bank online or through our mobile app and enjoy unlimited digital transactions for an affordable monthly fee.	ACU UNLIMITED Perfect for you if you bank a lot – this account offers unlimited transactions for a flat fee.	USD CHEQUING This account is for U.S. dollar transactions. Manage and grow your savings in U.S. dollars.
Monthly Fee	$11.00	$17.00	$0.00
Minimum Monthly Balance to Waive Monthly Fee	$3,500	$5,000	N/A
DISCOUNTS Youth & Young Adults (24 and under)	$11.00[1]	N/A	N/A
Seniors 60+	$9.00	$9.00	N/A
Number of **FREE** Transactions	Unlimited self-serve	Unlimited	2
Number of **FREE** Interac® e-Transfer (send/Request Money[2])[3]	30	30	N/A
SELF-SERVE			
Point of Sale	**FREE**	**FREE**	N/A
ATM Withdrawal (ACU, Manitoba Credit Unions or ACCULINK® ATM)	**FREE**	**FREE**	N/A
Bill Payment (Online, Mobile, Telephone)[4]	**FREE**	**FREE**	N/A
Transfers Between Accounts (Online, Mobile, Telephone, ATM[5])[6]	**FREE**	**FREE**	**FREE**
Member to Member Transfers (Online, Mobile)	**FREE**	**FREE**	N/A
Pre-authorized Debit	**FREE**	**FREE**	$1.25
FULL-SERVE			
Debit (Cheque, Withdrawal, Transfer)	$1.00	**FREE**	$1.25
Deposit	**FREE**	**FREE**	**FREE**
ADDITIONAL SERVICES			
Interac® ATM Withdrawal (Canada)[7]	$2.00	**4 FREE**; $2.00	N/A
Cirrus® ATM Withdrawal (US/International)[7]	$3.50	$3.50	N/A
Interac® e-Transfer (send/Request Money[2])[3]	**30 FREE**; $1.00	**30 FREE;** $1.00	N/A
Bill Payment (In branch)	$1.50	**FREE**	N/A
eStatements	**FREE**	**FREE**	**FREE**
Mobile Deposit	**FREE**	**FREE**	N/A
Interest	N/A	Daily[8]	Daily[8]
Cheque Order	*Current rates available online/branch*	**FREE**	*Current rates available online/branch*
Canadian Draft	*Current rates available online/branch*	**FREE**	*Current rates available online/branch*
US Bank Draft	*Current rates available online/branch*	**FREE**	*Current rates available online/branch*
Stop Payment	*Current rates available online/branch*	*Current rates available online/branch*	*Current rates available online/branch*
Safety Deposit Box	*Current rates available online/branch*	**FREE** small[9]	N/A

[1] If you are 25 years of age or older and enrolled as a full-time student, you may qualify for a free ACU Digital account. To maintain eligibility, you must provide proof of full-time enrollment at a post-secondary institution each year.

[2] With Interac® e-Transfer Request Money, the fee is charged to the requestor at the time the request is accepted and deposited.

[3] $1.00 is charged in real-time and refunded at the end of the month up to the number of free e-Transfers or Request Money Transactions included with your account.

[4] Includes immediate, scheduled and recurring bill payments.

[5] ATM and Telephone Banking transfers are not available with the USD account.

[6] Cross-currency transfers between USD and CAD accounts are only available through online or mobile banking. They are processed at the base tier rate ($0–$24,999). Tiered rates for amounts over $25,000 are available by visiting a branch or contacting the Member Communication Centre.

[7] The withdrawal counts as a transaction. In addition to this fee, a transaction fee applies if the withdrawal is not covered by your account plan or you exceed the number of free transactions.

[8] Interest is calculated daily and paid monthly.

[9] Subject to availability.

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