Service Fees* Effective November 2026

Money doing more. Assiniboine Credit Union™

*All fees are charged in the currency of the account, reflect per-item charges, vary depending on account type and are subject to change.

AUTOMATED TELLER MACHINE (ATM)

ATM Withdrawal (ACU, Manitoba Credit Unions or ACCULINK® ATM)[1]	No surcharge
Interac® ATM withdrawal (other Canadian non credit union ATM)[1]	$2.00
Cirrus® ATM withdrawal (US)[1]	$3.50
Cirrus® ATM withdrawal (International outside US)[1]	$3.50
Deposit of US cash or cheque in ATM[2]	$6.50
ATM adjustments	$6.50
ATM Deposits (Business Accounts)[3]	FREE

[1] The withdrawal counts as a transaction. In addition to this fee, a transaction fee also applies if the withdrawal is not covered by your account plan or you exceed the number of free transactions. [2] Credit union ATMs do not process US cash or cheques. [3] Business deposits must be made at an ACU ATM machine.

BILL PAYMENTS

In-branch (member)[4]	$1.50
Bill payment recall/refund[5]	$25.00
Bill payment trace	$15.00

[4] Free with the ACU Unlimited account. [5] For members who require a recall or refund of a bill payment, we will do our best to retrieve the funds on your behalf. This fee will be applied whether the funds are retrieved or not.

CASH | CURRENCY

Coin handling	FREE
Foreign Currency Processing Fee (other than US)	$18.00
Foreign Currency Processing Fee (other than US) for each additional currency type	$3.00

CHARGEBACK | OVERDRAFT | RETURNED ITEMS

Chargeback on CDN funds	$5.00
Chargeback on US funds (USD)	$15.00
NSF overdraft	$5.00
NSF return (Business)	$45.00
NSF return (Personal)	$10.00

CHEQUES

Cheque cashing (non-member)	$5.00
Collections from another Credit Union	Wire Fee
Collection from another FI	Wire Fee
Post-dated cheque handling	$5.00
US cheque on CDN account	$20.00
Cheque orders[6]	Varies

[6] Fees for cheque orders vary depending on the style and quantity of the cheques you order. Ask us for details.

CLOSING ACCOUNTS

Full membership closure (opened 6 months or less)	$20.00 plus Draft fee
Balance of account (close/transfer out to another Financial Institution)	$20.00 plus Draft fee

DEBIT CARD REPLACEMENT

Debit card replacement fee	$10.00

DRAFTS

Canadian/US currency (member)	$10.00
Foreign currency (member)	$10.00
Canadian currency (non-member)	$20.00
Draft stop payment (foreign/USD)	$35.00
Draft trace (foreign/USD)	$35.00

LETTER REQUESTED BY MEMBER

Interest paid or received	$20.00
Bank confirmation	$25.00

MISCELLANEOUS

Document search	$50/hour plus $1 per page
Document search (minimum charge)	$25.00

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MONEY ORDERS	
Money Order trace	$30.00
NIGHT DEPOSIT BAGS	
100 bags	$30.00
RRSP | RRIF | TFSA | FHSA	
Transfer out (per request)	$75.00
Duplicate T4RRSP/T4RIF/NR4/T4FHSA slip	$10.00
Duplicate contribution receipt	$10.00
T3 estate preparation fee (1 hour min.)	$275 plus GST
Specialized estate assistance fee (1 hour min.)	$275 plus GST
TFSA variable account withdrawal (1 FREE/month)	$1.50

SAFETY DEPOSIT BOXES

For details on availability, sizing, and pricing, please contact us. Note that safety deposit box sizes may vary by location and may not be offered at all branches.

SAFETY DEPOSIT BOX DRILLING	
Includes cost of 2 replacement keys	Ask for quote
STATEMENTS	
In-branch statement printout	$2.00
eStatements	FREE
Monthly paper statement (mailed)	FREE

STOP PAYMENTS	
Member cheque using ACU staff	$10.00
Member cheque using Online Banking	$10.00
Pre-authorized debit using ACU staff	$10.00
TRANSFERS	
Full service using ACU staff[7]	$5.00
Automated transfer to cover debit	$3.00
Interac e-Transfer® (send)[8, 9]	$1.00
Interac e-Transfer® (receive)[8]	FREE
Interac e-Transfer® Request Money[8, 9, 10]	$1.00
AgriInvest Direct Transfer out to another Financial institution	$75.00

[7] Applies to requests done over the phone with ACU staff. [8] Standard data or text messaging rates may apply. [9] $1.00 is charged in real-time and refunded at the end of the month up to the number of free Interac e-Transfers or Interac e-Transfer Request Money Transactions included with your account. [10] Fee charged to requestor at the time request is accepted and deposited.

WIRE TRANSFER[11]	
Incoming Wire (Canadian)	$15.00
Incoming US/Foreign Wires (USD)	$15.00
Outgoing (CDN funds to CDN FI)	$20.00
Outgoing (CDN funds or US funds to US FI)	$35.00
Outgoing (US funds to CDN FI)	$30.00
Outgoing (CDN or US funds to outside CAN/US)	$35.00
Other charges	$35.00
(incoming transfers from errors, omissions, and/or requiring manual retrieval/processing, tracing admin fee, recall fee)	

[11] Other charges may apply

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

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