

 **Uppal Bro's Construction Ltd.**



### 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.

**Bank anytime, anywhere** | ACU mobile app

**Online** | [acu.ca](http://acu.ca)

**Read insightful articles** | [blog.acu.ca](http://blog.acu.ca)

**Get advice** | 1-877-958-8588

**Visit us** | at any of our branch locations

## 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.

**Statements** | Your statement is a monthly summary of every financial transaction we processed through your account(s). Business members can view their e-statements through digital 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.

Business Account Selector

## Chequing and Saving Accounts

**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.



## Business Account Selector

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
	Keep it simple with an account that only charges you for the transactions you make.	A simple everyday account to let you focus on your bottom line.	Easy everyday banking with 75 free monthly transactions to help you manage your business better.	A convenient business account with 125 free transactions to free up your time and concentrate on growing your business.	This account is perfect for businesses who bank often and maintain high account balances. Includes 200 free monthly transactions.	Doing business south of the border? Simplify your everyday banking with a U.S. business account.	A simple and convenient savings account, perfect for businesses with excess funds that aren't being used to cover day-to-day expenses.	This account gives you a high rate of return and easy access to your money – perfect for businesses with a consistent cash surplus.	Put that extra cash to work. Benefit from our highest interest on your lowest balance each month.
<b>Monthly Fee</b>	\$5.00	\$16.00	\$45.00	\$75.00	\$120.00	\$5.00	N/A	N/A	N/A
<b>Minimum Balance to Waive Fee</b>	N/A	N/A	N/A	N/A	\$30,000	N/A	N/A	N/A	N/A
<b>Number of FREE Transactions</b>	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
<b>Self-Serve</b>									
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)	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	N/A	<b>FREE</b>	\$1.25	\$1.25
Intra-account USD/CAD Transfer* (Online or Mobile)	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	\$1.25	\$1.25
Credit (Pre-authorized)	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Debit (Pre-authorized)	\$.75	\$.90	\$.90	\$.90	\$.90	\$1.00	\$.75	\$1.25	\$1.25
<b>Full-Serve</b>									
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
<b>Additional Services</b>									
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	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	statement only	statement only	statement only
Mobile Deposit	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	N/A	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Interac® e-Transfer	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	N/A	\$1.00	\$1.00	\$1.00
Deposit Books	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Interest	N/A	N/A	N/A	N/A	daily	N/A	daily	daily	monthly

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.

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