



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.

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.

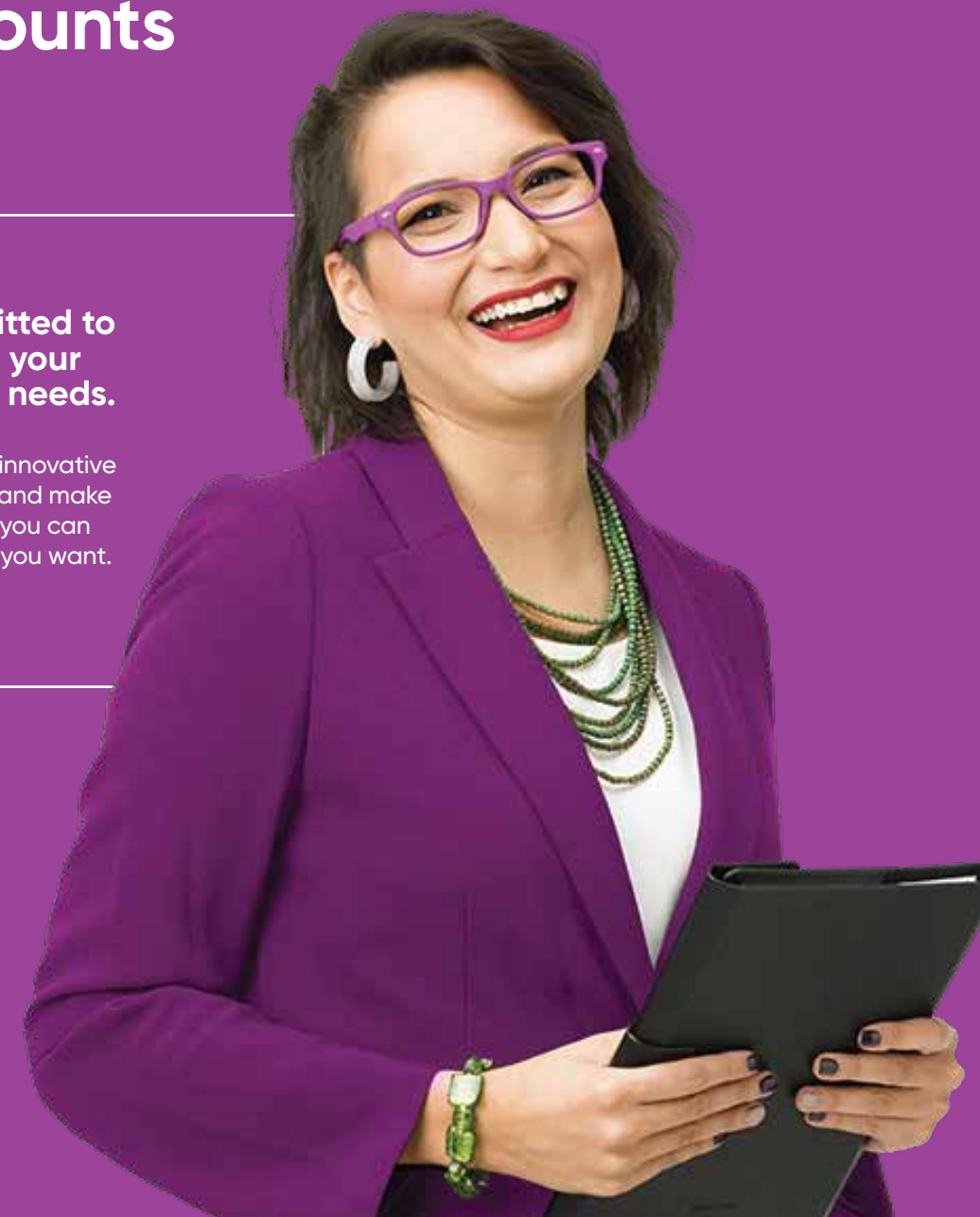
Bring us your questions, your ideas and your challenges and we'll make sure you get the answers, services and out-of-the-box thinking that will help you succeed and prosper.

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

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.



Community Account Selector



	COMMUNITY BUILDER	HIGH RATE SAVINGS	MONTHLY HIGH RATE SAVINGS
	A low-cost account for locally based community organizations – enjoy these higher interest rates without the limitations and lock-in periods included in other types of investments.	A simple and convenient savings account, perfect for businesses with excess funds that aren't being used to cover day-to-day expenses.	Put that extra cash to work. Benefit from our highest interest on your lowest balance each month.
Monthly Fee	\$0.00	\$0.00	\$0.00
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
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
Mobile Deposit	FREE	FREE	FREE
Interac® e-Transfer (send)	\$1.00	\$1.00	\$1.00
Deposit Books	FREE	FREE	FREE
Interest	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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Fools & Horses Coffee Co.

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