

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.

**Take a look inside and see what we have to offer.**

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



Simplify your life with a variety of other banking services to complement your account:

- Stay connected to your accounts with alerts
- Bank anywhere with ACU mobile app
- Deposit cheques with the ACU mobile app

Easily open a chequing or savings account through ACU digital banking.

Visit [acu.ca](https://acu.ca) to learn more.



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

Personal Account Selector

# Chequing Accounts



[acu.ca](https://acu.ca)



# Choose the account that's right for you

	ACU <b>LIGHT</b>	ACU <b>ACTIVE</b>	ACU <b>DIGITAL</b>	ACU <b>UNLIMITED</b>	ACU <b>STUDENT DIGITAL</b>	USD <b>CHEQUING</b>
	Just the essentials, for a low monthly fee. Pay only for the services you need, and waive most fees with a minimum monthly balance.	Low fees and ample free transactions make this the perfect account for everyday use.	If you prefer to bank online or through our mobile app, enjoy unlimited digital transactions for an affordable monthly fee.	Perfect for you if you bank a lot – this account offers unlimited transactions for a flat fee.	This no monthly fee account is tailored to the needs of secondary and post-secondary students <sup>†</sup>	For those who often shop in U.S. dollars, or need access to U.S. currency, this no monthly fee and no minimum balance account is for you.
<b>Monthly Fee</b>	\$3.00	\$7.00	\$10.00	\$16.50	\$0.00	\$0.00
<b>Min. Monthly Balance to Waive Fee</b>	\$1,000	\$1,000	\$3,500	\$5,000	N/A	N/A
<b>Discounts</b>						
Youth (17 and under)	N/A	N/A	\$10.00	N/A	N/A	N/A
Career Start (18-24)	N/A	\$3.00	\$3.00	\$3.00	N/A	N/A
Senior (60 +)	N/A	\$7.00	\$7.00	\$7.00	N/A	N/A
<b>Number of FREE Transactions</b>						
Self-Serve	<b>FREE</b> with min. balance	35	Unlimited	Unlimited	Unlimited	2 <b>FREE</b> Self-Serve and/or Full-Serve transactions
Full-Serve	<b>FREE</b> with min. balance <b>OR</b> pay as you go	5	Pay as you go	Unlimited	Pay as you go	
<b>Self-Serve</b>						
Debit Card Purchase	\$0.50	\$0.50	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	N/A
Withdrawal (ACU or credit union ATM)	\$0.50	\$0.50	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	N/A
Bill Payment (Online, Mobile, Telephone)	\$0.50	\$0.50	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	N/A
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
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>
Pre-authorized Debit	\$0.50	\$0.50	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	\$1.00
<b>Full-Serve</b>						
Debit (Cheque, Withdrawal, Intra-account Transfer)	\$0.70	\$0.70	\$1.00	<b>FREE</b>	\$1.00	\$1.00
Deposit	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>Additional Services</b>						
Withdrawal (Interac® ATM)	\$1.50	\$1.50	\$1.50	4 <b>FREE</b> ; \$1.50	\$1.50	N/A
Bill Payment (In-Branch)	\$1.50	\$1.50	\$1.50	<b>FREE</b>	\$1.50	N/A
Monthly Statement	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Mobile Deposit	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	N/A
Interac® e-Transfer (send or Request Money)	\$1.00	\$1.00	25 <b>FREE</b> †; \$1.00	25 <b>FREE</b> †; \$1.00	25 <b>FREE</b> †; \$1.00	N/A
Interest	N/A	N/A	N/A	Daily**	N/A	Daily**
Cheque Order				<b>FREE</b>		Current rate
Canadian Draft				<b>FREE</b>		Current rate
US Bank Draft				<b>FREE</b>		Current rate
Stop Payment				Current rate		Current rate
Safety Deposit Box				<b>FREE</b> small***		N/A

Current rates for services available online or at a branch.

**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.

\*\* Interest is calculated daily and deposited monthly.

\*\*\*Subject to availability.

†To take advantage of the account benefits, you will need to provide proof that you are enrolled full-time at a secondary or post-secondary institution each academic year prior to November 30th.

‡\$100 is charged at the end of the month for each e-Transfer that exceeds the 25 free.

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