

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 to learn more.



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

Personal Account Selector

Chequing Accounts



acu.ca



Choose the account that's right for you

	ACU LIGHT	ACU ACTIVE	ACU DIGITAL	ACU UNLIMITED	USD CHEQUING
	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 numerous 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.	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.
Monthly Fee	\$3.00	\$7.00	\$10.00	\$16.50	FREE
Minimum Balance to Waive Fee	\$1,000.00	\$1,000.00	\$3,500.00	\$5,000.00	N/A
Discounts					
Youth (17 and under)	\$0.00	\$7.00	\$7.00	\$7.00	N/A
Career Start (18-24)	\$0.00	\$3.00	\$3.00	\$3.00	N/A
Senior (60 +)	\$0.00	\$7.00	\$7.00	\$7.00	N/A
Number of FREE Transactions					
Self-Serve	FREE with minimum balance	35	Unlimited Digital ACU	Unlimited ACU	2 FREE Self-Serve and/or
Full-Serve	FREE with minimum balance OR pay as you go	5	Pay as you go	Unlimited ACU	Full-Serve transactions
Self-Serve					
Debit Card Purchase	\$0.50	\$0.50	FREE	FREE	N/A
Withdrawal (ACU or credit union ATM)	\$0.50	\$0.50	FREE	FREE	N/A
Bill Payment (Online, Mobile, Telephone)	\$0.50	\$0.50	FREE	FREE	N/A
Intra-account CAD/CAD Transfer (Online, Mobile, Telephone)	FREE	FREE	FREE	FREE	N/A
Intra-account USD/CAD Transfer* (Online or Mobile)	FREE	FREE	FREE	FREE	FREE
Pre-authorized Debit	\$0.50	\$0.50	FREE	FREE	\$1.00
Full-Serve					
Debit (Cheque, Withdrawal, Intra-account Transfer)	\$0.70	\$0.70	\$1.00	FREE	\$1.00
Deposit	FREE	FREE	FREE	FREE	FREE
Additional Services					
Withdrawal (Interac® ATM)	\$1.50	\$1.50	\$1.50	4 FREE ; \$1.50	N/A
Bill Payment (In-Branch)	\$1.50	\$1.50	\$1.50	FREE	N/A
Monthly Statement	FREE	FREE	FREE	FREE	FREE
Mobile Deposit	FREE	FREE	FREE	FREE	N/A
Interac® e-Transfer	\$1.00	\$1.00	10 FREE ; \$1.00	10 FREE ; \$1.00	N/A
Interest	N/A	N/A	N/A	Daily**	Daily**
Cheque Order				FREE	Current rate
Canadian Draft				FREE	Current rate
US Bank Draft				FREE	Current rate
Stop Payment				Current rate	Current rate
Safety Deposit Box				FREE 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.

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