

Business Account Selector



At ACU we're committed to helping ensure your business chequing and savings accounts meet your needs.

Business entrepreneurs need more flexibility than ever, along with more innovative solutions than some big banks can provide.

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

We're constantly innovating to make banking easier, so you can bank when, where and how you want.

Business services to complement your accounts



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, and receiving funds owing directly from your customers' accounts. No cheques, no waiting.

Interac e-Transfers®

Send, request 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.

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.

Statements

Your statement is a monthly summary of every financial transaction we processed through your account(s). Business members can view their eStatements 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.

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.

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



Choose from five Business Chequing Account options

Rates and fees are subject to change.

	BASIC BUSINESS Only be charged for what you use	BUSINESS 30 A budget-friendly plan for everyday business banking	BUSINESS 75 All in one easy, budget-friendly monthly plan	BUSINESS 150 For businesses that bank often and maintain high account balances	US BUSINESS Simplify your cross-border banking with a U.S. business account
Monthly Fee	\$0.00	\$17.00	\$40.00	\$70.00	\$0.00
Minimum Monthly Balance to Waive Monthly Fee	N/A	N/A	N/A	\$75,000	N/A
Number of FREE Transactions	Pay as you go	30	75	150	Pay as you go
Number of FREE Interac® e-Transfer (send/Request Money) ¹⁾²	Pay as you go	5	5	5	N/A
SELF-SERVE					
Point of Sale	\$0.90	\$0.90	\$0.90	\$0.90	N/A
ATM Withdrawal (ACU, Manitoba Credit Unions or ACCULINK® ATM)	\$0.90	\$0.90	\$0.90	\$0.90	N/A
ATM Deposit ³	FREE	FREE	FREE	FREE	N/A
Bill Payment (Online, Mobile, Telephone) ⁴	\$0.90	\$0.90	\$0.90	\$0.90	N/A
Transfers Between Accounts (Online, Mobile, Telephone, ATM) ⁵	FREE	FREE	FREE	FREE	FREE
Member to Member Transfers (Online, Mobile)	FREE	FREE	FREE	FREE	N/A
Pre-authorized Credit	FREE	FREE	FREE	FREE	FREE
Pre-authorized Debit	\$0.90	\$0.90	\$0.90	\$0.90	\$1.25
FULL-SERVE					
Cheque	\$0.90	\$0.90	\$0.90	\$0.90	\$1.25
Debit (Withdrawal, Transfer)	\$0.90	\$0.90	\$0.90	\$0.90	\$1.25
Deposit (In-branch, Night Deposit)	FREE	FREE	FREE	FREE	FREE
ADDITIONAL SERVICES					
Interac® ATM Withdrawal (Canada) ⁷	\$2.00	\$2.00	\$2.00	\$2.00	N/A
Cirrus® ATM Withdrawal (US/International) ⁷	\$3.50	\$3.50	\$3.50	\$3.50	N/A
Interac® e-Transfer (send/Request Money) ¹⁾²	\$1.00	5 FREE; \$1.00	5 FREE; \$1.00	5 FREE; \$1.00	N/A
Bill Payment (In branch)	\$1.50	\$1.50	\$1.50	\$1.50	N/A
eStatements	FREE	FREE	FREE	FREE	FREE
Mobile Deposit	FREE	FREE	FREE	FREE	N/A
Deposit Books ⁸	FREE	FREE	FREE	FREE	FREE
Interest	N/A	N/A	N/A	Daily ⁹	N/A

¹ With Interac® e-Transfer Request Money, the fee is charged to the requestor at the time the request is accepted & deposited.

² \$1.00 is charged in real-time and refunded at the end of the month up to the number of free e-Transfers or Request Money Transactions included with your account.

³ Business deposits must be made at an ACU ATM machine.

⁴ Includes immediate, scheduled and recurring bill payments.

⁵ ATM and Telephone Banking transfers are not available with the USD account.

⁶ Cross-currency transfers between USD and CAD accounts are only available through online or mobile banking. They are processed at the base tier rate (\$0–\$24,999). Tiered rates for amounts over \$25,000 are available by visiting a branch or contacting the Member Communication Centre.

⁷ The withdrawal counts as a transaction. In addition to this fee, a transaction fee applies if the withdrawal is not covered by your account plan or you exceed the number of free transactions.

⁸ Generic deposit books are provided at no cost. Personalized deposit books are available for purchase.

⁹ Interest is calculated daily and paid monthly.

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Cirrus® is a registered trademark of Mastercard International Incorporated.



Choose from three Business Savings Account options

Rates and fees are subject to change.

BUSINESS SAVINGS

A simple and convenient savings account for your everyday business needs.

BUSINESS HIGH RATE SAVINGS

Maximize your earnings without sacrificing flexibility—perfect for businesses that maintain a consistent cash surplus.

MONTHLY HIGH RATE SAVINGS

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
Minimum Monthly Balance to Waive Monthly Fee	N/A	N/A	N/A
Number of FREE Transactions	Pay as you go	1	1
Number of FREE Interac® e-Transfer (send/Request Money) ¹ ²	Pay as you go	Pay as you go	Pay as you go

SELF-SERVE

Point of Sale	\$0.90	\$2.00	\$2.00
ATM Withdrawal (ACU, Manitoba Credit Unions or ACCULINK® ATM)	\$0.90	\$2.00	\$2.00
ATM Deposit ³	FREE	FREE	FREE
Bill Payment (Online, Mobile, Telephone) ⁴	\$0.90	\$2.00	\$2.00
Transfers Between Accounts (Online, Mobile, Telephone, ATM ⁵) ⁶	FREE	\$2.00	\$2.00
Member to Member Transfers (Online, Mobile)	FREE	\$2.00	\$2.00
Pre-authorized Credit	FREE	FREE	FREE
Pre-authorized Debit	\$0.90	\$2.00	\$2.00

FULL-SERVE

Cheque	N/A	N/A	N/A
Debit (Withdrawal, Transfer)	\$0.90	\$2.00	\$2.00
Deposit (In-branch, Night Deposit)	FREE	FREE	FREE

ADDITIONAL SERVICES

Interac® ATM Withdrawal (Canada) ⁷	\$2.00	\$2.00	\$2.00
Cirrus® ATM Withdrawal (US/International) ⁷	\$3.50	\$3.50	\$3.50
Interac® e-Transfer (send/Request Money) ¹ ²	\$1.00	\$1.00	\$1.00
Bill Payment (In branch)	\$1.50	\$1.50	\$1.50
eStatements	FREE	FREE	FREE
Mobile Deposit	FREE	FREE	FREE
Deposit Books ⁸	FREE	FREE	FREE
Interest	Daily ⁹	Daily ⁹	Monthly ¹⁰

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