

Personal Savings Accounts



At ACU we're committed to helping ensure all your accounts meet your needs today and tomorrow.

No matter what you are saving for we have an account that will help you grow your money. 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.

We offer 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
- Deposits 100% guaranteed by the Deposit Guarantee Corporation of Manitoba

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

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 the savings account that's right for you

Rates and fees are subject to change.

	EVERYDAY SAVINGS	HIGH RATE SAVINGS	YOUTH HIGH RATE SAVINGS
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	2 self-serve and 1 full-serve	1	Unlimited full-serve
Number of FREE Interac® e-Transfer (send/Request Money) ¹	Pay as you go	Pay as you go	Pay as you go
SELF-SERVE			
Point of Sale	\$0.75	\$1.50	\$1.00
ATM Withdrawal (ACU, Manitoba Credit Unions or ACCULINK® ATM)	\$0.75	\$1.50	\$1.00
Bill Payment (Online, Mobile, Telephone) ²	\$0.75	\$1.50	\$1.00
Transfers Between Accounts (Online, Mobile, Telephone, ATM) ^{3,4}	FREE	\$1.50	FREE
Member to Member Transfers (Online, Mobile)	FREE	\$1.50	FREE
Pre-authorized Debit	\$0.75	\$1.50	\$1.00
FULL-SERVE			
Cheque	N/A	N/A	N/A
Debit (Withdrawal, Transfer)	\$0.75	\$1.50	FREE
Deposit	FREE	FREE	FREE
ADDITIONAL SERVICES			
Interac® ATM Withdrawal (Canada) ⁵	\$2.00	\$2.00	\$2.00
Cirrus® ATM Withdrawal (US/International) ⁵	\$3.50	\$3.50	\$3.50
Interac® e-Transfer (send/Request Money) ¹	\$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
Interest	Daily ⁶	Daily ⁶	Daily ⁶

Canadian Draft

US Bank Draft

Stop Payment

Safety Deposit Box⁷

Current rates for these services are available online or at a branch

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

² Includes immediate, scheduled and recurring bill payments

³ ATM and Telephone Banking transfers are not available with the USD account.

⁴ 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.

⁵ 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.

⁶ Interest is calculated daily and paid monthly.

⁷ Subject to availability.

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Interac® is a registered trademark of Interac Corp. Used under licence.

Cirrus® is a registered trademark of Mastercard International Incorporated.