

# 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](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**



## Choose the savings account that's right for you

Rates and fees are subject to change.

### EVERYDAY SAVINGS

A savings account designed for those just beginning their financial journey—perfect if you're still figuring out your saving style.

### HIGH RATE SAVINGS

Enjoy the flexibility of a basic savings account with the added boost of a high interest rate to grow your savings faster.

### YOUTH HIGH RATE SAVINGS

For members 17 and under, to help save for the future.

Monthly Fee	\$0.00	\$0.00	\$0.00
Minimum Monthly Balance to Waive Monthly Fee	N/A	N/A	N/A
Number of <b>FREE</b> Transactions	2 self-serve and 1 full-serve	1	Unlimited full-serve
Number of <b>FREE</b> Interac® e-Transfer (send/Request Money <sup>1</sup> )	Pay as you go	Pay as you go	Pay as you go
<b>SELF-SERVE</b>			
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) <sup>2</sup>	\$0.75	\$1.50	\$1.00
Transfers Between Accounts (Online, Mobile, Telephone, ATM <sup>3</sup> ) <sup>4</sup>	<b>FREE</b>	\$1.50	<b>FREE</b>
Member to Member Transfers (Online, Mobile)	<b>FREE</b>	\$1.50	<b>FREE</b>
Pre-authorized Debit	\$0.75	\$1.50	\$1.00
<b>FULL-SERVE</b>			
Cheque	N/A	N/A	N/A
Debit (Withdrawal, Transfer)	\$0.75	\$1.50	<b>FREE</b>
Deposit	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>ADDITIONAL SERVICES</b>			
Interac® ATM Withdrawal (Canada) <sup>5</sup>	\$2.00	\$2.00	\$2.00
Cirrus® ATM Withdrawal (US/International) <sup>5</sup>	\$3.50	\$3.50	\$3.50
Interac® e-Transfer (send/Request Money <sup>1</sup> )	\$1.00	\$1.00	\$1.00
Bill Payment (In branch)	\$1.50	\$1.50	\$1.50
eStatements	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Mobile Deposit	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
Interest	Daily <sup>6</sup>	Daily <sup>6</sup>	Daily <sup>6</sup>

Canadian Draft

US Bank Draft

Stop Payment

Safety Deposit Box<sup>7</sup>

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

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

<sup>2</sup> Includes immediate, scheduled and recurring bill payments

<sup>3</sup> ATM and Telephone Banking transfers are not available with the USD account.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> Interest is calculated daily and paid monthly.

<sup>7</sup> Subject to availability.

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