

Service Fees

Automated Teller Machine (ATM)

Manitoba non-credit union ATM withdrawal	\$ 1.50
Out-of-Province ding free ATM*	FREE
Out-of-Province non-ding free ATM*	\$ 2.00
Deposit of US cash or cheque in ATM**	\$ 6.50
US withdrawal	\$ 3.50
International withdrawal	\$ 3.50

*ding free is not available for business accounts. Surcharge free.

**Credit union ATMs do not process US cash or cheques

Cash / Currency

Coin handling	\$ 2.00*
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*Service fee per \$100.00

Foreign Currency Processing Fee (other than US)	\$ 18.00
Foreign Currency Processing Fee (other than US) for each additional currency type	\$ 3.00

Chargebacks / Overdrafts / Returned Items

Chargeback on CDN funds	\$ 5.00
Chargeback in US funds	\$ 15.00*
NSF overdraft	\$ 5.00
NSF return	\$ 40.00

Interest rate charged on overdrafts: 18% per annum

*in USD Dollars

Cheques

Cheque cashing (non-member)	\$ 5.00
Collections from another Credit Union	\$ 20.00
Collections from another FI	\$ 35.00
Hold funds (member/non-member)	\$ 5.00
Non MICR/incorrectly encoded cheque/debit	\$ 5.00
Post-dated cheque handling	\$ 5.00
US cheque on CDN account	\$ 20.00

PLEASE NOTE: Fees for cheques vary, depending on your account type.

Fees for cheque orders vary depending on the style and quantity of the cheques you order. Ask us for details.

Closing Account

Within 3 months of opening	\$ 12.00
Balance of account (close/transfer out)	\$ 10.00

Debit Card Replacement

Debit card replacement fee	\$ 10.00
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Drafts

CDN/US/Foreign currency (member)	\$ 6.50
CDN (non-member)	\$ 20.00
Draft stop payment	\$ 30.00

Fax Request

Member	\$ 0.50
Non-member	\$ 1.00

In-Branch Bill Payment

Member	\$ 1.50
Bill payment recall/refund*	\$ 25.00
Bill payment trace	\$ 15.00

*For members who require a recall or refund of a bill payment, we will do our best to retrieve the funds on your behalf. This fee will be applied whether the funds are retrieved or not.

Letter Requested by Member

Interest paid or received	\$ 20.00
Bank confirmation	\$ 25.00

Money Orders

Money Order trace	\$ 30.00
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Night Deposit Bags

100 bags	\$ 15.00
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RRSP / RRIF / TFSA

Transfer out (per request)	\$ 50.00
Duplicate T4RRSP/T4RRIF/NR4 slip	\$ 10.00
T3 estate filing by Concentra Financial*	\$175.00
Concentra Financial Consultation (minimum)** ..	\$175.00

*As of April 1, 2020, T3 estate filing by Concentra Financial will be \$195.00

**As of April 1, 2020, minimum consultation fee will be \$195.00

Get advice | 1.877.958.8588

Visit us | at any of our branches

Bank anytime, anywhere | acuanytime.ca

Online | assiniboine.mb.ca

†Service fees are effective March 2019

†Service fees reflect per-item charges

†Service fees vary depending on account type

†Service fees are subject to change without notice at any time.



Service Fees

Safety Deposit Boxes*

Small.....	\$ 32.00	to	\$ 45.00
Medium	\$ 62.00	to	\$ 120.00
Large	\$ 210.00	to	\$ 265.00

**The above pricing is the annual fee, GST not included in the above prices. Ask us about our safety deposit box sizes. Safety deposit box sizes may not be available at every location. For availability, specific sizing and pricing, talk to us.*

Safety Deposit Box Drilling:

Includes cost of 2 replacement keys **ASK FOR A QUOTE**

Statements

In-branch printout	\$ 2.00
Duplicate statement	\$ 5.00
Self-serve (Online Banking)	FREE
Statement suppression	FREE

Stop Payments

Placing a Stop Payment using

Member cheque using ACU staff	\$ 5.00
Member cheque using Online Banking	FREE
Pre-authorized debit using ACU staff	FREE

If debit returned as Stop

\$ 5.00

Transfers

Full service using ACU staff*	\$ 5.00
Automated transfer to cover debit	\$ 3.00
Interac e-Transfer® (sending)**†	\$ 1.00
Interac e-Transfer® Request Money **†	\$ 1.00
Interac e-Transfer® (receiving)**	FREE

*Applies to requests done over the phone with ACU staff

**Standard data or text messaging rates may apply.

†Except 4 FREE with ACU Digital Chequing account

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Wire Transfer

Incoming wires	\$ 12.00
Outgoing (CDN funds to CDN FI)	\$ 15.00
Outgoing (CDN or US funds to US FI)	\$ 25.00
Outgoing (US funds to CDN FI)	\$ 25.00
Outgoing (CDN or US funds to outside CAN/US)	\$ 30.00
Other charges (incoming transfers from errors, omissions, and/or requiring manual retrieval/processing	\$ 30.00
Other charges (tracing administration fee)	\$ 30.00
Other charges (recall fee)	\$ 30.00

* Other charges may apply

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