

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.

**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 on US funds (USD).....	\$ 15.00
NSF overdraft	\$ 5.00
NSF return.....	\$ 45.00

Interest rate charged on overdrafts: 18% per annum

Drafts

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

Closing Account

Within 3 months of opening.....	\$ 15.00
Balance of account (close/transfer out)....	\$ 10.00

Cheques

Cheque cashing (non-member).....	\$ 5.00
Collections from another	
Credit Union.....	\$ 25.00
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 cheque orders vary depending on the style and quantity of the cheques you order. Ask us for details.

Debit Card Replacement

Debit card replacement fee.....	\$ 10.00
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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

*Free with the ACU Unlimited account

**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 (Plus GST).....	\$ 15.00
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Get advice | 1-877-958-8588 Visit us | at any of our branches Online | acu.ca



†AUGUST 2025 service fee brochure was updated to include FHSA. Service fees are still effective as of JUNE 2022.

†Service fees reflect per-item charges

†Service fees vary depending on account type

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

RRSP / RRIF / TFSA / FHSA

Transfer out (per request)	\$ 50.00
Duplicate T4RRSP/T4RIF/NR4/ T4FHSA slip	\$ 10.00
Duplicate contribution receipt	\$ 10.00
T3 estate preparation fee (Plus GST) ...	\$ 275.00
Specialized estate assistance fee (minimum) (Plus GST)	\$ 275.00

Statements

In-branch printout	\$ 2.00
Duplicate statement	\$ 5.00
eStatements	FREE

Stop Payments

Member cheque using ACU staff	\$ 10.00
Member cheque using Online Banking	FREE
Pre-authorized debit using ACU staff	\$ 10.00

Transfers

Full service using ACU staff*	\$ 5.00
Automated transfer to cover debit ..	\$ 3.00
Interac e-Transfer® (send)**†	\$ 1.00
Interac e-Transfer® (receive)**	FREE
Interac e-Transfer® (request)**†	\$ 1.00††

*Applies to requests done over the phone with ACU staff

**Standard data or text messaging rates may apply.

† \$1.00 is charged in real-time and refunded at the end of the month for up to 25 e-Transfers or Request Money Transactions with ACU Digital, ACU Student Digital, and ACU Unlimited chequing accounts.

†† Fee charged to requestor at the time request is accepted and deposited

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Wire Transfer

Incoming Wires (Canadian)	\$ 12.00
Incoming US/Foreign Wires (USD)	\$ 15.00
Outgoing (CDN funds to CDN FI)	\$ 15.00
Outgoing (CDN or US funds to US FI)	\$ 30.00
Outgoing (US funds to CDN FI)	\$ 30.00
Outgoing (CDN or US funds to outside CAN/US)	\$ 30.00
Other charges (incoming transfers from errors, omissions, and/ or requiring manual retrieval/processing)	\$ 35.00
Other charges (tracing administration fee)	\$ 30.00
Other charges (recall fee)	\$ 30.00

*Other charges may apply

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**

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