

# PRODUCTS & SERVICES

## CHEQUING | SAVINGS

Where you need us to be,  
while you grow your business

Whether you're a longtime member, or brand new to Access Credit Union, you can count on receiving the best account options available.

We offer accounts with no fees, low fees, free deposits, and full access to INTERAC® payment services.

GET DOWN TO BUSINESS: CHEQUING ACCOUNTS	PAY AS YOU GO <i>For business members with fluctuating balances who need daily access to their funds.</i>	VALUE <i>For business members with a moderate number of transactions.</i>	PLUS <i>The plan for business members with many monthly transactions.</i>	USD <i>Provides business members with access to US funds.</i>	NON-PROFIT <i>An unlimited account for non-profit groups and organizations.</i>
Monthly Fee	\$0	\$20	\$50	\$0	\$0
Exemption Balance	N/A	\$100,000	\$100,000	N/A	N/A
Deposits	Free	Free	Free	Free	Free
In-Branch Withdrawals	\$1.00	\$1.00	\$1.00	\$1.25	Free
In-Branch Bill Payments*	\$1.50	\$1.50	\$1.50	N/A	\$1.50
Cheque Clearing	\$0.90	\$0.90	\$0.90	\$2.00	Free
Electronic Transfers	\$0.90	\$0.90	\$0.90	\$1.25	Free
Online Bill Payments	\$0.90	\$0.90	\$0.90	N/A	Free
Telephone Bill Payments	\$0.90	\$0.90	\$0.90	N/A	Free
INTERAC® e-Transfers	\$1.00	\$1.00	\$1.00	N/A	\$1.00
MB CU ATM Access	Free	Free	Free	N/A	Free
Debit Card Purchases	\$0.90	\$0.90	\$0.90	N/A	Free
Other Benefits		40 free withdrawals per month (cheques, bill payments, cash withdrawals, electronic and debit card purchases) and 10 free INTERAC® e-Transfers (charged in real time and refunded at end of month)	100 free withdrawals per month (cheques, bill payments, cash withdrawals, electronic and debit card purchases) and 10 free INTERAC® e-Transfers (charged in real time and refunded at end of month)	2 free withdrawals per month (cheques, cash withdrawals)	

Take your business to the next level, or steadily build on your deposits. Whatever your pace, we've got a savings plan that fits your needs.

**PLUS:**  
All deposits are guaranteed without limit by the Deposit Guarantee Corporation of Manitoba

GROWING YOUR BUSINESS: SAVINGS ACCOUNTS	DAILY SAVINGS <i>A handy savings account for your simple transactional needs.</i>	PREMIUM <i>Highly competitive interest rate paid on the last day of each month.</i>	PLATINUM <i>High-yield tiered savings provide an investment-type rate of return.</i>	AGRI INVEST <i>High-yield tiered savings for our producers.</i>	USD SAVINGS <i>A convenient savings account for earning interest on USD funds.</i>
Tiered Interest	N/A	N/A	0-\$99,999 \$100,000-\$249,999, \$250,000+	0-\$49,999 \$50,000-\$99,999, \$100,000-\$249,999, 250,000+	N/A
Interest Calculated	Daily	Daily	Monthly	Daily	Daily
Interest Paid	Monthly	Monthly	Monthly	Monthly	Monthly
Deposits	Free	Free	Free	N/A	Free
In-Branch Withdrawals	\$1.00	\$2.50	\$2.50	N/A	\$1.50
In-Branch Bill Payments*	\$1.50	\$1.50	\$1.50	N/A	N/A
Cheque Clearing	N/A	N/A	N/A	N/A	N/A
Electronic Transfers	\$0.85	\$2.50	\$2.50	N/A	\$1.25
Online Bill Payments	\$0.85	\$2.50	\$2.50	N/A	N/A
Telephone Bill Payments	\$0.85	\$2.50	\$2.50	N/A	N/A
INTERAC® e-Transfers	\$1.00	\$1.00	\$1.00	N/A	N/A
MB CU ATM Access	Free	Free	Free	N/A	N/A
Debit Card Purchases	\$0.85	\$2.50	\$2.50	N/A	N/A
Other Benefits	5 free withdrawals per month (bill payments, cash withdrawals, electronic and debit card purchases)	2 free withdrawals per month (bill payments, cash withdrawals, electronic and debit card purchases)	1 free withdrawal per month (bill payments, cash withdrawals, electronic and debit card purchases)		2 free withdrawals per month (cash withdrawals)