



Personal Chequing Accounts

Account Name	Regular Chequing	Bronze Chequing	Silver Chequing	Platinum Chequing	Young Canadian Chequing	Golden Chequing
Account Description	Pay-as-you-go with no monthly fee	For your essential banking needs	Great value for everyday banking	Unlimited transactions for carefree banking	Everyday banking benefits with no monthly fee for members aged 18 to 25	Free banking for members aged 60 and over
Monthly Fee	FREE	\$8.00 per month FREE with minimum monthly balance of \$1,500	\$13.00 per month FREE with minimum monthly balance of \$2,000	\$17.00 per month FREE with minimum monthly balance of \$2,500	FREE	FREE
• Interac e-Transfer® • Pre-authorized Debits • Debit Card Purchases • Bill Payments - online & in-branch • Cheque Clearing • Cash Withdrawals - in-branch & at any Credit Union ATM	\$0.75	Up to 25 combined transactions every month	Up to 50 combined transactions every month	Unlimited	Up to 50 combined transactions every month	Unlimited
Additional Transactions	n/a	\$0.75	\$0.75	n/a	\$0.75	n/a

ALL personal chequing accounts include **unlimited** :

FREE Deposits - Electronic, In-branch, at any Credit Union ATM

FREE Transfers - Electronic, In-branch, at any Credit Union ATM

Subject to change without notice

For current fees and other charges not listed, please refer to our

*Schedule of Service Charges at myBACU.ca > **Banking** > **Accounts** > **Service Fees***

Effective November 1, 2026

Personal Savings Accounts

Account Name	PLAN 24® Savings	Regular Savings	High Interest Savings	FAT CAT® Savings	HEADSTART® Savings	Golden PLAN 24 Savings
Account Description	Flexible savings account for your core banking needs	For short-term goals or a rainy day fund	Our most rewarding savings account	For members aged 12 and under	For members aged 13 to 17	For members aged 60 and over
Interest Calculated on	Daily closing balance	Daily closing balance	Minimum monthly balance	Daily closing balance	Daily closing balance	Daily closing balance
Monthly Fee	FREE	FREE	FREE	FREE	FREE	FREE
• Interac e-Transfer® • Pre-authorized Debits • Debit Card Purchases • Bill Payments - online & in-branch • Cash Withdrawals - in-branch & at any Credit Union ATM	Up to 5 combined transactions every month	Includes 1 transaction per month	Includes 1 transaction per month	Up to 5 combined transactions every month	Up to 15 combined transactions every month	Unlimited
Additional Transactions	\$0.75	\$0.75	\$1.25	\$0.75	\$0.75	n/a

ALL personal savings accounts include **unlimited** :

FREE Deposits - Electronic, In-branch, at any Credit Union ATM

FREE Transfers - Electronic, In-branch, at any Credit Union ATM

Subject to change without notice

For current fees and other charges not listed, please refer to our

Schedule of Service Charges at myBACU.ca > Banking > Accounts > Service Fees

Effective November 1, 2026

myBACU.ca

1177 Portage Ave.
Winnipeg MB R3G 0T2
204.927.0460

387 Provencher Blvd.
Winnipeg MB R2H 0G9
204.982.3400

101-930 Jefferson Ave.
Winnipeg MB R2P 1W1
204.927.0450

Account Name	Regular Business Chequing	Bronze Business Chequing	Silver Business Chequing	Platinum Business Chequing	Non-Profit Chequing	Regular Business Savings*	High Interest Business Savings*
Account Description	Flexible chequing account to suit every business, big or small	Designed with small business owners in mind	Great value for medium sized businesses	Ideal for businesses with a large number of monthly transactions	An account designed specially for non-profit organizations	Flexible savings account for your primary banking needs Interest calculated on daily closing balance	Savings account with our highest interest rate Interest calculated on minimum monthly balance
Monthly Fee	\$5.00 per month	\$18.00 per month FREE with minimum monthly balance of \$5,000	\$40.00 per month FREE with minimum monthly balance of \$15,000	\$65.00 per month FREE with minimum monthly balance of \$25,000	FREE	FREE	FREE
• Interac e-Transfer® • Pre-authorized Debits • Debit Card Purchases • Bill Payments - online & in-branch • Cheque Clearing* • Cash Withdrawals - in-branch & at any Credit Union ATM	1 free transaction per \$250 minimum monthly balance every month	Up to 40 combined transactions every month	Up to 100 combined transactions every month	Up to 200 combined transactions every month	Up to 40 combined transactions every month	Up to 5 combined transactions every month	1 free transaction per month
Additional Transactions	\$0.85	\$0.85	\$0.85	\$0.85	\$0.75	\$0.85	\$1.50
Monthly Statement (mailed)	Included	Included	Included	Included	Included	Included	Included

ALL business accounts include **unlimited** :

FREE Deposits - Electronic, In-branch, at any Belgian-Alliance Credit Union ATM

FREE Transfers - Electronic, In-branch, at any Credit Union ATM

* Cheque Clearing is not available on Business Savings Accounts

Subject to change without notice

For current fees and other charges not listed, please refer to our

*Schedule of Service Charges at **myBACU.ca > Business > Banking > Service Fees***

Effective November 1, 2026

PERSONAL U.S. ACCOUNTS

Account Name	Personal U.S. Chequing	Personal U.S. Savings
Account Description	Provides easy access to U.S. funds	Interest is calculated on the minimum monthly balance
Monthly Fee	FREE	FREE
• Pre-authorized Debits* • Cheque Clearing* • Cash Withdrawals - In-Branch	Up to 2 combined transactions every month	\$1.25
Additional Transactions	\$1.00	n/a

ALL U.S. accounts include **unlimited** :

FREE Deposits - In-branch

FREE Transfers - In-branch

* Pre-authorized Debits & Cheque Clearing are not available on U.S. Savings Accounts

The following transaction types are NOT available on all U.S. accounts:
Interac e-Transfers®, Debit card purchases, Online bill payments, Online & ATM transfers,
Electronic & ATM Deposits, ATM cash withdrawals

Subject to change without notice

*For current fees and other charges not listed, please refer to our
Schedule of Service Charges.*

Personal accounts: [myBACU.ca > Banking > Accounts > Service Fees](#)

Business accounts: [myBACU.ca > Business > Banking > Service Fees](#)

BUSINESS U.S. ACCOUNTS

Account Name	Business U.S. Chequing	Business U.S. Savings
Account Description	For businesses with the need to maintain U.S. funds	Interest is calculated on the minimum monthly balance
Monthly Fee	FREE	FREE
• Pre-authorized Debits* • Cheque Clearing* • Cash Withdrawals - In-Branch	Up to 2 combined transactions every month	\$1.50
Additional Transactions	\$1.25	n/a

Effective November 1, 2026

Schedule of Service Charges

AUTOMATED TELLER MACHINE (ATM)

ATM Withdrawals (Non-Credit Union ATM)	\$2.50
ATM Withdrawals (Cirrus Network US/International)	\$5.00

BANK DRAFTS

Canadian or U.S. Funds	\$10.00
------------------------	---------

BILL PAYMENTS

Over the phone	\$1.50
In-branch (U.S. Funds)	\$1.50
Payment Trace & Recall	\$25.00

CHARGEBACKS, OVERDRAFTS, & RETURNED ITEMS

System Generated Transfer to Cover Overdraft	\$3.00
Chargeback Canadian Funds	\$10.00
Chargeback U.S. Funds (in U.S. dollars)	\$10.00
Non Sufficient Funds (NSF) Overdraft Charge per Item	\$5.00
Non Sufficient Funds (NSF) Return per Item	\$40.00

CHEQUES

Orders	Cost
Certification (Members)	\$10.00
Certification (Non-Members)	\$25.00
Non MICR Encoded Cheque	\$10.00
U.S. Cheque Drawn on Canadian Account	\$10.00
Post-dated Cheque Handling	\$3.00

DORMANT & UNCLAIMED MEMBERSHIPS*

** Fees do not apply to members under 18 years of age*

Membership Closures within 12 Months of Inactivity	\$30.00
Unclaimed Memberships - Annual Charge	lesser of \$36.00 or Account Balance

ESTATE ACCOUNTS

Opening & Administration	\$150.00
T3 Filing by Concentra/Wyth Financial	Cost + \$75.00

INVESTMENTS

Investment Transfers Out (per item)	\$100.00
Duplicate Tax Receipts	\$25.00
Concentra/Wyth Financial Payout Consultation	Cost + \$75.00

LOANS & MORTGAGES

CAFT Payment Retries	\$45.00
CAFT Admin fee (set up or change)	\$25.00
Late Notice Administration Fee	\$25.00
Mortgage Appraisals	Cost
Personal Property Registrations, Searches, etc.	Cost
Title Search	\$50.00
Property Tax Search	\$45.00
Mortgage Blend & Extend	\$150.00
Mortgage Re-Advancement	Cost + \$150.00
Mortgage Discharge	Cost + \$100.00
Interim Financing	
• Existing Mortgage with BACU	\$100.00
• Existing Mortgage with another Financial Institution	min. \$250.00
Loan Application Fee (Business)	Varies

SAFETY DEPOSIT BOXES*

*Annual fee	
• Small 1.5" x 5"	\$35.00
• Medium 2.5" x 5"	\$45.00
• Large 5" x 5" or 2.5" x 10"	\$70.00
• Extra Large 5" x 10"	\$100.00
• Golden Accounts Receive \$15 Off any size Safety Deposit Box	
One Lost Key	Cost + \$10.00
Drilling of Safety Deposit Box	Cost + \$50

STATEMENTS

Mailed Monthly Statement	\$2.50
Monthly Statement Printed In-branch	\$2.50
Member Transaction Print Out	\$1 per page

STOP PAYMENTS

In-Branch & Online	\$10.00
--------------------	---------

TRANSFERS WITHIN BACU

Over the phone	\$3.00
----------------	--------

WIRE TRANSFERS

Incoming Wires	\$20.00
Outgoing Wires within Canada & U.S.	\$40.00
Outgoing Wires - International	\$60.00

OTHER FEES

Debit Card Replacement	\$10.00
Ordering/Shipping Foreign Currency (excl. U.S. Currency)	\$10.00
Money Order Trace Request	\$40.00
Record Searches*	
• All Searches (per hour)	\$50.00
Garnishment Orders & Requirements to Pay	\$50.00
Photocopying (per page)	\$1.00
Non-Member ATM Adjustment Fee	\$10.00
Bank Confirmations	
• Without Loans	\$30.00
• With Loans (per hour)	\$30.00
• Interest Paid Letter	\$25.00
Night Deposit Bags (per 100)	\$30.00

Effective November 1, 2026