



Astera Credit Union Fee Schedule - Business Accounts

This fee schedule discloses fees applicable to your business share deposit accounts and services offered by Astera Credit Union. It is supplied as a supplement to your Truth in Savings Disclosure. For questions please contact us at 800-323-0048.

ATM/Debit Card Fees		Fee	Other Account Service Fees Continued		Fee
Nonproprietary Balance Inquiry Fee		\$1.25 per inquiry	ACH Stop Payment Fee		\$30.00 per item
Nonproprietary Withdrawal Fee(1)		\$2.00 per withdrawal	Cashiers/Corporate Check Copy		\$10.00 per item
Card Replacement Fee		\$10.00 per card	Domestic Wire Transfer		\$20.00 per wire
Checking Account Fees			Home Banking User E-Statement(4)		No Charge
Automated NSF Transfer Fee (loan or share)		\$3.00 per transfer	Home Banking User Paper Statements (mailed)		\$3.00 per copy
Return Deposited Item Fee		\$15.00 per item	Bill Payment Fee(5)		\$5.00 per month
Check Copy Fee		\$10.00 per item	Expedited ACH Processing Fee		\$10.00 per item
Check Printing (varies depending on style)		Varies	Gift Card Fee		\$5.00 per card
Stop Payment Fee		\$30.00 per item	Account History Fee		\$1.00 per page
Business Basic Checking Min. Balance Fee(6)		\$7.00 per month			
Business Advantage Checking Min. Balance Fee(7)		\$15.00 per month			
Excess Item Fee					
~ Business Basic Checking		\$0.25 per item after 75 items	1. First five per month free.		
~ Business Advantage Checking		\$0.25 per item after 250 items	2. Waived if checking account opened or with a new loan.		
Other Service Fees (Applicable to all Accounts)			3. After one year.		
Non Sufficient Funds Fee		\$30.00 per item	4. Must opt-in through home banking.		
ODP Fee		\$30.00 per item	5. For all items processed after 5 per month.		
New Member Fee(2)		\$5.00	6. If less than \$300.00 average daily balance.		
Dormant Account Fee(3)		\$5.00 per month	7. If less than \$1,500.00 average daily balance.		
Re-Establishing Closed Account Fee		\$25.00			
Escheated Account Fee		Lesser of \$75.00 or balance			
Account Research & Reconciliation Fee		\$50.00 per hour			
Statement Copy		\$5.00 per statement			
Levy & Garnishment Fee		\$75.00 per item			
Cashiers Check Fee		\$3.00 each			
Return Statement Fee (bad address)		\$5.00			
Internal Telephone Transfer Fee (staff assisted)		\$5.00 per transfer			
Money Order Fee		\$3.00 per item			
Stop Payment Cashiers/Corporate		\$30.00 per item			