



**Asteria Credit Union Service Fee Schedule - Personal Accounts**

This Service Fee Schedule discloses service fees applicable to your share deposit accounts and services offered by Asteria 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 Service Fees	Service Fee
Debit Card Replacement	\$10.00 per card
Non-Asteria ATM Balance Inquiry	\$1.25 per inquiry
Non-Asteria ATM Withdrawal (1)	\$2.00 per withdrawal
Checking Account Service Fees	Service Fee
Cancelled Check Copy	\$3.00 per item
Check Plus Minimum Balance (2)	\$5.00 per month
Check Printing	Varies by style
Choice Checking Minimum Balance (3)	\$5.00 per month
Courtesy Pay	\$30.00 per item
Kasasa Account Reinstatement	\$25.00
Overdraft Transfer (from savings or loan)	\$3.00 per transfer
Temporary Check Printing (4 per page)	\$3.00 per page
Other Account Service Fees	Service Fee
Account Closing (within 90 days of opening)	\$5.00
Account History Printout	\$3.00 per month of history
Account Reinstatement	\$20.00
Cashier's Check (4)	\$5.00 per item
Cashier's Check Copy	\$3.00 per item
Certificate Early Withdrawal	Refer to certificate disclosure
Coin Machine (5)	2% member 7% non-member
Domestic Wire Transfer - Incoming	\$5.00 per wire
Domestic Wire Transfer - Outgoing	\$25.00 per wire

Other Account Service Fees (Continued)	Service Fee
Dormant Account (6)	\$5.00 per month
Escheated Account	Lesser of \$50.00 or balance
Expedited ACH Processing	\$10.00 per item
Foreign Check Processing	\$10.00 per check
Gift Card (7)	\$5.00 per card
IRA Early Withdrawal (under 59 1/2)	\$20.00 per occurrence
IRA Rollover/Direct Transfer (to another institution)	\$25.00 per occurrence
Levy and Garnishment	\$75.00 per item
Lien Release (same day/expedited)	\$5.00
Money Order (4)	\$5.00 per item
Non-Member Check Cashing of \$100 or More	\$5.00 per check
Non-Sufficient Funds (NSF)	\$30.00 per item
Paper Statement by Mail (8)	\$3.00 per month
Phone Balance Inquiry (staff assisted)	\$2.00 per inquiry
Phone Transfer/Payment (staff assisted)	\$5.00 per transfer
Reloadable Debit Card (7)	\$5.00
Research and Reconciliation	\$50.00 per hour
Returned Deposit Item	\$15.00 per item
Returned Statement (bad address)	\$5.00
Single Account Minimum Balance (9)	\$5.00 per month
Skip-a-Pay/Extension (10)	\$30.00 per occurrence
Statement Copy	\$3.00 per statement
Stop Payment	\$30.00 per item
Verification of Deposit	\$3.00

1. First five per month free
2. Waived when account daily balance is equal to or greater than \$2,500
3. Waived when account daily balance is equal to or greater than \$500. Can also be waived through certain activities: Active ACH deposit or direct deposit: \$3 reduction; Have a loan with any balance on the account: \$1 reduction; Be enrolled in Online and/or Mobile Banking: \$1 reduction; Be enrolled in Bill Pay: \$1 reduction; Utilize your Asteria Credit Union MasterCard debit card: \$0.10 reduction for every transaction; \*Total reduction cannot exceed \$5.
4. First two cashier's checks or money orders (or combination of each) per day free for Prime Life Club (60+) account holders
5. Waived for Prime Life Club (60+) and Star Saver account holders
6. After one year of account inactivity
7. Refer to individual card disclosures for additional service fee information
8. Waived when you are a Prime Life Club (60+) account holder or the primary member is under 18 years of age
9. Only assessed when a single regular savings share is the only share present on the account. Waived when account daily balance is equal to or greater than \$500, you are a Prime Life Club (60+) account holder, or the primary member is under 18 years of age
10. Skip-a-Pay service fee reduced to \$20 if done online