



Astera Credit Union Fee Schedule - Personal Accounts

This fee schedule discloses fees applicable to your 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
Debit Card Replacement Fee	\$10.00
Non-Astera ATM Balance Inquiry Fee	\$1.25 per inquiry
Non-Astera ATM Transaction (1)	\$2.00 per withdrawal
Checking Account Fees	Fee
Cancelled Check Copy	\$5.00 per item
Check "Plus" Service Fee (7)	\$5.00 per month
Check Printing	varies by style
Courtesy Pay	\$30.00 per item
Kasasa Account Re-Instatement Fee	\$25.00
Overdraft Transfer (from savings or loan)	\$3.00 per transfer
Choice Checking Service Fee (8)	\$5.00 per month
Temporary Check Printing (4 per page)	\$2.00
Other Account Service Fees	Fee
Account Closing (within 90 days of opening)	\$5.00
Account History Printout	\$1.00 per page
Account Reinstatement Fee	\$20.00
Cashier's Check Copy	\$6.00 per item
Cashier's Check	\$3.00 each
CD Early Withdrawal Penalty	
Term Deposit less than one year	90 days of interest
Term Deposit one to four years	180 days of interest
Term Deposit five years	360 days of interest
Check Cashing (3)	\$5.00 per check
Coin Machine Fee	2% member 7% non-member
Domestic Wire Transfer (Incoming)	\$5.00 per wire
Domestic Wire Transfer (Outgoing)	\$25.00 per wire
Dormant Account Fee (2)	\$5.00 per month
Escheated Account Fee	Lesser of \$50 or balance
Lien Release (same day/expedited)	\$5.00
Fax/Mail Verification of Deposit	\$5.00
Foreign Check Processing	\$5.00 per check
Gift Card (6)	\$5.00 per card

Other Account Service Fees (Continued)	Fee
IRA Early Withdrawal Fee (under 59 1/2)	\$20.00 per occurrence
IRA Rollover/Direct Transfer Fee (to another institution)	\$25.00 per occurrence
Levy and Garnishment Fee	\$75.00 per item
Money Order	\$3.00 per item
Non-Sufficient Funds (NSF)	\$30.00 per item
Non-Member Check Cashing	\$5.00 per check
Online Banking User eStatement (5)	No charge
Online Banking User Paper Statement	\$3.00 per statement
Payment by Phone (from other institution)	\$5.00 per payment
Phone Transfer (staff assisted)	\$5.00 per transfer
Balance Inquiry (Call Center)	\$2.00
Research and Reconciliation Fee	\$50.00 per hour
Returned Deposit Item	\$15.00 per item
Returned Statement (bad address)	\$5.00
Single Account Fee (Minimum Deposit and/or balance) (4)	\$5.00 per month
Skip-A-Pay/Extension	\$30.00 per occurrence
Statement Copy	\$5.00 per statement
Stop Payment	\$30.00 per item
Visa TravelMoney® Card (6)	\$5.00
Everyday Spend Reloadable Visa Debit Card (6)	\$5.00

1. First five per month free
2. After one year.
3. Waived when primary savings account receives direct deposit of \$200.00 or more per month, or if you have an active checking, CD, or loan with Astera.
4. Waived when primary savings account daily balance is equal to or greater than \$200.00, you are a Prime Life Club (60+) account holder, a Star Saver account holder, or you are a YourMoney account holder and are signed up for both e-statements and online banking.
5. Must opt-in through online banking.
6. Refer to individual card fee schedule(s) for additional fee information.
7. Waived when Check "Plus" account daily balance is equal to or greater than \$2,500.00 or average aggregate balance or an actual loan balance of \$10,000.00 or higher.
8. Waived when Choice Checking account daily balance is equal to or greater than \$500.00

Effective Date: 10-1-17