



Astera Credit Union Service Fee Schedule - Personal Accounts

This Service Fee Schedule discloses service 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 Service Fees	Service Fee
Debit Card Replacement	\$10.00 per card
Non-Astera ATM Balance Inquiry	\$1.25 per inquiry
Non-Astera 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
EmpowerMe Checking (4)	\$5.00 per month
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 (5)	\$5.00 per item
Cashier's Check Copy	\$3.00 per item
Certificate Early Withdrawal	Refer to certificate disclosure
Coin Machine (6)	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 (7)	\$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 (8)	\$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 (5)	\$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 (9)	\$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 (8)	\$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 (10)	\$5.00 per month
Skip-a-Pay/Extension (11)	\$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 Astera Credit Union MasterCard debit card: \$0.10 reduction for every transaction; *Total reduction cannot exceed \$5.
4. Waived for active users of LifeCents. Active users of LifeCents are users who have logged in to the LifeCents platform at least once within the past six months.
5. First two cashier's checks or money orders (or combination of each) per day free for Prime Life Club (60+) account holders
6. Waived for Prime Life Club (60+) and Star Saver account holders
7. After one year of account inactivity
8. Refer to individual card disclosures for additional service fee information
9. Waived when you are a Prime Life Club (60+) account holder or the primary member is under 18 years of age.
10. 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.
11. Skip-a-Pay service fee reduced to \$20 if done online.