



### Astera Credit Union Service Fee Schedule - Business Accounts

This service fee schedule discloses service fees applicable to 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 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 Fees                           | Service Fee                     |
| Business Basic Checking Minimum Balance (2)     | \$7.00 per month                |
| Business Advantage Checking Minimum Balance (3) | \$15.00 per month               |
| Check Copy                                      | \$10.00 per item                |
| Check Printing                                  | Varies by style                 |
| Courtesy Pay                                    | \$30.00 per item                |
| Excess Item:                                    |                                 |
| ~ Business Basic Checking                       | \$0.25 per item after 75 items  |
| ~ Business Advantage Checking                   | \$0.25 per item after 250 items |
| Overdraft Transfer (from savings or loan)       | \$3.00 per transfer             |
| Temporary Check Printing (4 per page)           | \$3.00 per page                 |
| Other 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                                 | \$5.00 each                     |
| Cashier's Check Copy                            | \$3.00 per item                 |
| Certificate Early Withdrawal                    | Refer to Certificate Disclosure |
| Coin Machine                                    | 2% member<br>7% non-member      |
| Domestic Wire Transfer - Incoming               | \$5.00 per wire                 |
| Domestic Wire Transfer - Outgoing               | \$25.00 per wire                |

| Other Service Fees Continued            | Service Fee                  |
|---|------------------------------|
| Dormant Account (4)                     | \$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 (5)                           | \$5.00 per card              |
| Levy & Garnishment                      | \$75.00 per item             |
| Lien Release (same day/expedited)       | \$5.00                       |
| Money Order                             | \$5.00 per item              |
| Non-Sufficient Funds (NSF)              | \$30.00 per item             |
| Paper Statement by Mail                 | \$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 (5)               | \$5.00                       |
| Research & Reconciliation               | \$50.00 per hour             |
| Returned Deposit Item                   | \$15.00 per item             |
| Return Statement (bad address)          | \$5.00                       |
| Statement Copy                          | \$3.00 per statement         |
| Stop Payment                            | \$30.00 per item             |
| Verification of Deposit                 | \$3.00                       |

1. First five per month free
2. If less than \$300.00 average daily balance
3. If less than \$1,500.00 average daily balance
4. After one year of account inactivity
5. Refer to individual card disclosures for additional service fee information