



111 S. Waverly Road  
Lansing, MI 48917  
Phone: (517) 323-3644  
or (800) 323-0048  
Fax: (517) 323-4414

# Business Account Disclosure Rate Supplement and Schedule of Fees and Charges

## INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Interest or Dividend Rates for each Account are shown below.

☐ New Account

☐ Request for Information

EFFECTIVE DATE: 03/01/2025

| Account Type  | VARIABLE RATE                |   |               |                         |
|---|------------------------------|---|---------------|-------------------------|
|   | BALANCE                      | INTEREST/DIVIDEND RATE                          |               | ANNUAL PERCENTAGE YIELD |
| <input type="checkbox"/> Business Savings(1)            | \$100.00 & Greater           | 0.10  | %             | 0.10 %                  |
| <input type="checkbox"/> Business Advantage Checking(1) | \$1,500.00 & Greater         | 0.10  | %             | 0.10 %                  |
| <input type="checkbox"/> Money Market(1)(2)             | \$0.00 - \$4,999.99          | 0.00  | %             | 0.00 %                  |
|   | \$5,000.00 - \$24,999.99     | 1.00  | %             | 1.00 %                  |
|   | \$25,000.00 - \$49,999.99    | 1.50  | %             | 1.51 %                  |
|   | \$50,000.00 - \$99,999.99    | 2.00  | %             | 2.02 %                  |
|   | \$100,000.00 - \$249,999.99  | 2.25  | %             | 2.27 %                  |
|   | \$250,000.00 & Greater       | 2.50  | %             | 2.53 %                  |
| Account Type  | FIXED RATE                   |   |               |                         |
|   | MINIMUM BALANCE REQUIREMENTS | TERM  | INTEREST RATE | ANNUAL PERCENTAGE YIELD |
| <input type="checkbox"/> Certificate(1)                 | \$ <u>500.00</u>             | <input type="checkbox"/> 6 Month                | 3.45 %        | 3.50 %                  |
|   |                              | <input type="checkbox"/> 1 Year                 | 3.69 %        | 3.75 %                  |
|   |                              | <input type="checkbox"/> 18 Month               | 3.74 %        | 3.80 %                  |
|   |                              | <input type="checkbox"/> 2 Year                 | 3.15 %        | 3.20 %                  |
|   |                              | <input type="checkbox"/> 3 Year                 | 3.20 %        | 3.25 %                  |
|   |                              | <input type="checkbox"/> 4 Year                 | 3.20 %        | 3.25 %                  |
|   |                              | <input type="checkbox"/> 5 Year                 | 3.20 %        | 3.25 %                  |
|   | \$ _____                     | <input type="checkbox"/> _____                  | %             | %                       |
|   | \$ <u>50,000.00</u>          | <input type="checkbox"/> <u>5 Year Jumbo CD</u> | 3.20 %        | 3.25 %                  |
|   | \$ _____                     | <input type="checkbox"/> _____                  | %             | %                       |
|   | \$ _____                     | <input type="checkbox"/> _____                  | %             | %                       |

- For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (517) 323-3644.
- Your entire Account balance will be paid interest at the rate commensurate with the applicable balance tier.

**Astera Credit Union Service Fee Schedule – Business Accounts**  
**Effective Date: 3/1/2025**

| <b>ATM/Debit Card Service Fees</b>  |  | <b>Service Fee</b>              |
|---|--|---------------------------------|
| Debit Card Replacement  |  | \$10.00 per card                |
| Non-Astera ATM Balance Inquiry  |  | \$2.00 per inquiry              |
| Non-Astera ATM Withdrawal   |  | \$1.25 per withdrawal           |
| <b>Checking Account Service Fees</b>  |  | <b>Service Fee</b>              |
| Business Basic Checking Minimum Balance                                     |  | \$7.00 per month                |
| Business Advantage Checking Minimum Balance                                 |  | \$15.00 per month               |
| Check Copy (applies to cashier's checks, deposited items, and money orders) |  | \$5.00 per item                 |
| Courtesy Pay  |  | \$29.00 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)                                   |  | \$4.00 per transfer             |
| Temporary Check Printing (4 per page)                                       |  | \$5.00 per page                 |
| <b>Other Account Service Fees</b>   |  | <b>Service Fee</b>              |
| Cashier's Check   |  | \$4.00 per item                 |
| Domestic Wire Transfer – Outgoing   |  | \$25.00 per wire                |
| Dormant Account   |  | \$10.00 per month               |
| Escheated Account   |  | \$50.00 per account             |
| Expedited ACH Processing  |  | \$10.00 per item                |
| Foreign Check Processing (additional charges may apply)                     |  | \$35.00 per check               |
| Gift Card   |  | \$5.00 per card                 |
| Levy/Subpoena/Garnishment   |  | \$75.00 per item                |
| Money Order   |  | \$5.00 per item                 |
| Non-Sufficient Funds (NSF)  |  | \$29.00 per item                |
| Paper Statement by Mail   |  | \$3.00 per month                |
| Reloadable Debit Card   |  | \$5.00                          |
| Research & Reconciliation (1/4 hr increments)                               |  | \$50.00 per hour                |
| Returned Payment or Deposit   |  | \$15.00 per item                |
| Returned Statement (bad address)  |  | \$5.00                          |
| Statement Copy  |  | \$5.00 per statement            |
| Stop Payment  |  | \$35.00 per item                |