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# 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: **01/01/2025**

Account Type	FIXED RATE		
	BALANCE	INTEREST/DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Savings(1)	\$100.00 & Greater	<u>0.10</u> %	<u>0.10</u> %
<input type="checkbox"/> Christmas Club(1)	\$100.00 & Greater	<u>0.10</u> %	<u>0.10</u> %
<input type="checkbox"/> IRA Savings(1)	\$2,500.00 & Greater	<u>0.20</u> %	<u>0.20</u> %
<input type="checkbox"/> Check "Plus"(1)		<u>0.10</u> %	<u>0.10</u> %
<input type="checkbox"/> Money Market(1)(2)	\$2,000.00 - \$19,999.99	<u>0.75</u> %	<u>0.75</u> %
	\$20,000.00 - \$74,999.99	<u>1.20</u> %	<u>1.21</u> %
	\$75,000.00 - \$199,999.99	<u>1.50</u> %	<u>1.51</u> %
	\$200,000.00 - \$999,999.99	<u>1.75</u> %	<u>1.76</u> %
	\$1,000,000.00 & Greater	<u>3.00</u> %	<u>3.04</u> %
<input type="checkbox"/> Star Savers Savings(1)(2)	\$5.00 - \$99.99	<u>0.10</u> %	<u>0.10</u> %
	\$100.00 & Greater	<u>0.15</u> %	<u>0.15</u> %
<input type="checkbox"/> Your Money(1)(3)	\$0.01 - \$999.99	<u>1.00</u> %	<u>1.00</u> %
	\$1,000.00 & Greater	<u>0.10</u> %	<u>0.10</u> % - <u>1.00</u> %

Account Type	FIXED RATE (Certificate)			
	MINIMUM BALANCE REQUIREMENTS	TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Certificate(1)	\$ <u>500.00</u>	<input type="checkbox"/> 6 Month	<u>3.45</u> %	<u>3.50</u> %
		<input type="checkbox"/> 1 Year	<u>3.69</u> %	<u>3.75</u> %
		<input type="checkbox"/> 18 Month	<u>3.74</u> %	<u>3.80</u> %
		<input type="checkbox"/> 2 Year	<u>3.15</u> %	<u>3.20</u> %
		<input type="checkbox"/> 3 Year	<u>3.20</u> %	<u>3.25</u> %
		<input type="checkbox"/> 4 Year	<u>3.20</u> %	<u>3.25</u> %
		<input type="checkbox"/> 5 Year	<u>3.20</u> %	<u>3.25</u> %
		<input type="checkbox"/> <b>5 Year Jumbo CD</b>	<u>3.20</u> %	<u>3.25</u> %
		<input type="checkbox"/> _____	_____ %	_____ %
	<input type="checkbox"/> _____	_____ %	_____ %	
	\$ <b>50,000.00</b>	<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.
- Only the funds that comprise each tier will earn the rate for that tier.

# Astera Credit Union Service Fee Schedule – Personal Accounts

Effective Date: **09/05/2023**

ATM/Debit Card Service Fees	Service Fee
Debit Card Replacement	\$10.00
Non-Astera ATM Balance Inquiry	\$1.25 per inquiry
Non-Astera ATM Withdrawal <sup>(1)</sup>	\$2.00 per withdrawal
Checking Account Service Fees	Service Fee
Cancelled Check Copy	\$3.00 per item
Check Plus Minimum Balance <sup>(2)</sup>	\$5.00 per month
Check Printing	Varies by style
Choice Checking Minimum Balance <sup>(3)</sup>	\$5.00 per month
Courtesy Pay	\$30.00 per presentment
EmpowerMe Checking Fee <sup>(4)</sup>	\$5.00 per month
Kasasa Account Reinstatement	\$25.00
Overdraft Transfer from Savings or Loan (except EmpowerMe Checking)	\$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 (except EmpowerMe Checking)	\$5.00
Account History Printout	\$3.00 per month of history
Account Reinstatement	\$20.00
Cashier's Check <sup>(5)</sup>	\$5.00 per item
Cashier's Check Copy	\$3.00 per item
Certificate Early Withdrawal	Refer to certificate disclosure
Coin Machine <sup>(6)</sup>	2% member 7% non-member
Domestic Wire Transfer – Incoming	\$5.00 per wire
Domestic Wire Transfer – Outgoing	\$25.00 per wire
Dormant Account (except EmpowerMe Checking) <sup>(7)</sup>	\$5.00 per month
Escheated Account	Lesser of \$50.00 or balance
Expedited ACH Processing	\$10.00 per item
Foreign Check Processing	\$25.00 per check
Gift Card <sup>(8)</sup>	\$5.00 per card
IRA Early Withdrawal (under 59 ½)	\$20.00 per occurrence
IRA Rollover/Direct Transfer (to another institution)	\$25.00 per occurrence
Levy & Garnishment	\$75.00 per item
Lien Release (same day/expedited)	\$5.00
Money Order <sup>(5)</sup>	\$5.00 per item
Non-Member Check Cashing of \$100.00 or More	\$5.00 per check
Non-Sufficient Funds (NSF)	\$30.00 per presentment
Paper Statement by Mail <sup>(9)(10)</sup>	\$3.00 per month
Phone Balance Inquiry (staff assisted)	\$2.00 per transfer
Phone Transfer/Payment (staff assisted)	\$5.00 per transfer
Reloadable Debit Card <sup>(8)</sup>	\$5.00
Research & Reconciliation	\$50.00 per hour
Returned Deposit Item	\$15.00 per presentment
Returned Statement (bad address)	\$5.00
Single Account Minimum Balance <sup>(11)</sup>	\$5.00 per month
Skip-a-Pay/Extension <sup>(12)</sup>	\$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 (at least one login 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. \$2.00 per month – EmpowerMe Checking
11. 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
12. Skip-a-Pay service fee reduced to \$20 if done online