



Service Schedule

Effective July 1, 2016

540.434.6444
www.pvfcu.org

Savings Accounts	
Share account, HSA, or IRA closed within first 6 months	\$25
Balances below \$25	\$30 per month
Electronic withdrawals (over 6 per month)	\$30 per month
Reopen account within 6 months of closing	\$25

Checking Accounts	
Premium Advantage Checking	\$10 per month
Opportunity Checking	\$10 per month
Return deposit checks	
Business or DBA accounts	\$30 per item
Personal accounts	\$15 per item
From owner's account at another institution	\$30 per item
Negative balance	\$30 per week
Paper Statements*	\$3 each (unless included in checking account selection)

Money Market Accounts	
Low balance - below \$1500	\$5 per month
Over 3 checks per month	\$5 each
Over 6 withdrawals per month	\$5 each

All Accounts	
Items cleared with deposit	\$25
Courtesy Pay	\$20
Insufficient Funds	\$30
Statement copy*	\$5 each
Check copy (available free thru MoneyView)	\$3 each
Stop payment request (available thru MoneyView)	\$20 per item; \$30 series
Cancellation of stop payment request	\$10
No activity on account for 3 years	\$20 per quarter
No activity on account for 5 years	\$25 - funds escheat to Virginia
Overdraft transfers	\$5 each (unless included in checking account selection)

Debit/ATM Cards†	
Transactions at non-PVFCU or non-CU24 Network ATMs	2 free per month; then \$1 each‡
Replacement card	\$5
NSF transaction for recurring debit only	\$30 each

Funds Availability Policy

WE RESERVE THE RIGHT TO PLACE A HOLD ON ANY CHECK WE DEEM NECESSARY WITHIN LEGAL LIMITATIONS ACCORDING TO REG. CC.

We may delay the availability of your funds in the following cases: Large deposits totaling more than \$5,000 on any one day; New account within 30 days of opening; Re-deposited checks that have been returned unpaid; Checks deposited from own account elsewhere; Frequent overdraft or check cashing problems. In all cases where holds are imposed, \$250 will be available by the second business day after the date of deposit. In some cases, we may place an extended hold on funds.

*No fee for Prime Members, limits apply. †See Cardholder disclosure - other conditions may apply. ‡Additional costs may occur at ATMs not owned by PVFCU or not in the CU24 Network.

Loans	
Loan payment return dishonored	\$30
Lien perfection fee (DMV processing and UCC filing)	\$25 (waived for refinance from another financial institution)
Property insurance verification fee (if not received in 2 months)	\$25; interest rate will be raised to unsecured rate for that term
Re-application fee for loans within 3 months of denial	\$25
Moving a loan to another account	\$25
Home Equity or Business LOC advance of less than \$250	\$10 (Free in MoneyView)
Personal LOC advance of less than	\$5 (Free in MoneyView)
Subsequent action/loan modification	\$20
ACH transfer request	\$5

Special Situations	
Reconciling statements and account research (15 minutes or less, no charge)	\$25/hour; \$20 minimum
Account research for subpoena	\$50/half hour; \$50 minimum
Process garnishment/levy received	\$50
Collection, judgement, garnishment filed by PVFCU	\$50 plus applicable collection fees
Account verification/credit reference letter	\$5 (\$1 for additional copies)
Verification for 3rd party mortgage	\$10
Returned mail (when PVFCU not notified of address change)	\$5
Transferring IRA/HSA to another financial institution	\$20 per suffix

**No fee for Prime Members or Premium Advantage checking, limits apply.

Mortgages	
Payoff processing fee	\$25 + recording fee
All other mortgage fees	available upon request

Safe Deposit Boxes	
3x5	\$20 per year
5x5	\$30 per year
3x10	\$35 per year
5x10 (available at Dayton and VMRC branches)	\$60 per year

Miscellaneous	
Stale credit union checks	\$20
Check cashing for a 3rd party	1% of check amount; \$3 minimum
Credit Union checks to a 3rd party**	\$3 - limit of 6/month
Foreign currency/check exchange	available upon request
Wire transfers	
Domestic	\$15
Foreign	\$30
MoneyView external transfer	\$2.50
Incorrect or incomplete information supplied	\$25
Wire trace/return	\$25
Overnight mailing fee	\$25 minimum
Faxes	\$1 for first page; \$0.50 each additional page
Copies	\$0.10 per page
Mailed Receipts	\$1
ACH Origination	Available upon request