

Savings Accounts	
Share account, HSA, or IRA closed within first 6 months	\$25
Electronic withdrawals (over 6 per month)	\$20 per item

Checking Accounts	
Premium Advantage Checking	\$10 per month
Opportunity Checking	\$10 per month
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	\$20 each

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
International transactions	1% of transaction

All Accounts	
Courtesy Pay	\$20
Insufficient Funds	\$30
Statement copy*	\$5 each
Check copy (available free through MoneyView)	\$3 each
Stop payments	
Requests	\$20 per item; \$30 series
Requests within MoneyView	\$10
Cancellation of request	\$10
No activity on account for 1 year	\$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)
Return deposit checks	
Business or DBA accounts or 1st Party	\$30 per item
Personal accounts	\$15 per item
Negative balance	\$30 per week

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.



Service Schedule

Effective January 1, 2018

540.434.6444
www.pvfcu.org

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 \$50	\$5 (Free in MoneyView)
Subsequent action/loan modification	\$20

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
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
Mailed Receipts	\$1
ACH Origination	Available upon request