



Business Account Service Schedule

Effective January 1, 2018

540.434.6444
www.pvfcu.org

| All Accounts | |
|--|--|
| Courtesy Pay | \$20 |
| Insufficient funds | \$30 |
| Negative balance | \$30 per week |
| Statement copy | \$5 each |
| Check copy (available free thru MoneyView) | \$3 each |
| 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) |
| Stop payments | |
| Requests | \$20 per item; \$30 series |
| Requests within MoneyView | \$10 |
| Cancellation of request | \$10 |

| Savings Accounts | |
|---|---------------|
| Account closed within first 6 months | \$25 |
| Electronic withdrawals (over 6 per month) | \$20 per item |

| Checking Accounts | |
|-----------------------|---|
| Return deposit checks | \$30 per item** |
| Paper Statements | \$3 each (free for Business Advantage Checking) |

| Select Business Checking | |
|--------------------------------------|-------------------|
| Flat fee | \$0 |
| Free checks written and/or deposited | 100 per month |
| Cost/check (>100) | \$0.25 |
| Free cash deposits | \$5,000 per month |
| Cost/dollar deposited (>\$5,000) | 0.15% |

| Business Advantage Checking | |
|--------------------------------------|--------------------|
| Flat fee | \$10 |
| Free checks written and/or deposited | 250 per month |
| Cost/check (>250) | \$0.10 |
| Free cash deposits | \$10,000 per month |
| Cost/dollar deposited (>\$10,000) | 0.10% |

| 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 |

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.

†See Cardholder disclosure - other conditions may apply. *Additional costs may occur at ATMs not owned by PVFCU or not in the CU24 Network. **Additional \$100 loan set-up fee, if required.



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| 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 |
| Line of Credit advance of less than \$250 | \$10 (Free in MoneyView) |
| Subsequent action/loan modification | \$20 |
| Business loan underwriting | \$25 minimum |

| 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) |
| Returned mail (when PVFCU not notified of address change) | \$5 |

| 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 | schedule 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 |
| Merchant Check Deposit Capture | Available upon request |