



Fee Schedule

Effective March 1, 2020

540.434.6444
www.pvfcu.org

Savings Accounts	
Share account, HSA, or IRA closed within first 6 months	\$30
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 6 withdrawals per month	\$20 each

Debit/ATM Cards ¹	
Transactions at non-Park View or non-CU24 Network ATMs	2 free per month; then \$1 each ² ; 5 free per month for Electrum Account holders
Replacement card	1 free replacement per 6 months; \$5 after that
NSF transaction for recurring debit only	\$30 each
International transactions	1% of transaction

All Accounts	
Courtesy Pay	\$20
Insufficient Funds	\$30 per presentation
Statement copy ³	\$3 each
Check copy	\$3 each; free through Online Banking
Stop payment	
Check (in person/phone)	\$20 per item; \$30 series
Check (within Online Banking)	\$10 per item
ACH	\$20 per item
Cancellation of request	\$10 per item
No activity on account for 1 year	\$20 per quarter
No activity on account for 5 years	\$25 - funds escheat to Virginia
No activity on HSA and balance below \$10	\$10 per quarter
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.

¹See Cardholder disclosure - other conditions may apply. ²Park View will waive the convenience fee, but surcharge fee from other financial institution may be assessed. ³No fee for Prime Members, limits apply.



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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 increase to unsecured rate for that term
Re-application fee for loans within 3 months of denial	\$25
Moving a loan to another account	\$25
Subsequent action/loan modification	\$25

Special Situations	
Reconciling statements & 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 Park View	\$50 plus applicable collection fees
Account verification/credit reference letter	\$5 [\$1 for additional copies]
Verification for 3rd party mortgage	\$10
Transferring IRA/HSA to another financial institution	\$20 per suffix
Returned mail (when Park View is not notified of address change)	\$5

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

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

Miscellaneous	
Stale credit union checks	\$20
Check cashing for a 3rd party	2% of check amount; \$5 minimum
Credit Union checks to a 3rd party ¹	\$3 - limit of 6/month
Foreign currency/check exchange	available upon request
Wire transfers	
Domestic	\$15
Foreign (in foreign currency)	\$25
Foreign (in US currency)	\$40
Incorrect/incomplete information supplied	\$25
Wire trace/return	\$75
Overnight mailing fee	\$25 minimum
ACH Origination	Available upon request
Copies	Up to 10 pages for free; \$0.10 per page

¹No fee for Prime Members or Premium Advantage checking, limits apply.