



Business Account Fee Schedule

Effective January 1, 2021

540.434.6444
pvfcu.org

Savings Accounts

Account closed within first 6 months	\$50
Electronic withdrawals (over 6 per month)	\$20 per item

Heritage Checking: Churches & Non Profits

Monthly fee	\$0
Paper Statement	Free

Select Business Checking

Monthly 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%
Paper Statement	\$3.00 ¹

Business Advantage Checking

Monthly fee	\$10 ²
Free checks written and/or deposited	250 per month
Cost/check (>100)	\$0.10
Free cash deposits	\$10,000 per month
Cost/dollar deposited (>\$5,000)	0.10%
Paper Statement	Free

Checking Accounts

Return deposit checks ³	\$30 per presentation
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Debit/ATM Cards⁴

Transactions at non-Park View or non-CULIANCE Network ATMs	2 free per month; then \$1 each ⁵
Replacement card	1 free replacement per 6 months; \$5 after that
NSF transaction for recurring debit only	\$30 each
International transactions	1.00% of transaction

All Accounts

Courtesy pay	\$20
Insufficient funds	\$30 per presentation
Statement copy	\$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
Overdraft transfers	\$5 each (unless included in checking account selection)
Negative balance	\$30 per week

¹Can opt out of receiving paper statements. ²If you activate and maintain an active merchant services account with our merchant services vendor (Elavon) your \$10 monthly fee will be waived. A Park View Merchant Services qualifying transaction is a payment card settlement from a Park View merchant account deposited to a linked Park View checking account at least once during the monthly statement cycle. ³Additional \$100 loan-set up fee, if required. ⁴See Cardholder disclosure - other conditions may apply. ⁵Park View will waive the convenience fee, but surcharge fee from other financial institution may be assessed.



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Loans	
Loan payment return dishonored	\$30
Lien perfection fee (DMV processing and UCC filing)	\$30 (waived for refinance from another financial institution)
Re-application fee for loans within 3 months of denial	\$25
Moving a loan to another account	\$25
Subsequent action/loan modification	\$25

Real Estate/Mortgage	
Business loan underwriting	\$40 minimum
Payoff processing fee	\$25 + recording fee
All other mortgage fees	Available upon request

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
Returned mail (when Park View is not notified of address change)	\$5

Miscellaneous	
Stale credit union checks	\$20
Check cashing for a 3rd party	2.00% 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 (initiated in online banking)	\$10
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
Foreign currency/check exchange	Available upon request

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

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 \$5,525 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.