



BUSINESS FEE SCHEDULE

Effective February 1, 2022

540.434.6444
pvfcu.org

SAVINGS ACCOUNTS	
Account closed within first 6 months	\$50

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	\$10,000 per month
Cost/dollar deposited (>10,000)	0.20%
Paper statement	\$3.00 ¹

BUSINESS ADVANTAGE CHECKING	
Monthly fee	\$10 ²
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)	0.20%
Paper statement	Free

DEBIT/ATM CARDS ³	
Transactions at non-Park View or non-CULIANCE Network ATMs	2 free/month; then \$1 each ⁴ ;
Replacement card	1 free replacement per 6 months; \$10 after that
NSF transaction for recurring debit only	\$30 each
International transactions	2.00% of the transaction
International ATM transaction	2 free/month; then 2.00% of the transaction amount after that

SAFE DEPOSIT BOXES	
3x5	\$20/year
5x5	\$30/year
3x10	\$35/year
5x10 (available at Dayton & VMRC branches)	\$60/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.

¹You can 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. ³See Cardholder disclosure - other conditions may apply. ⁴Park View will waive the convenience fee but surcharge-fee from other financial institution may be assessed.



BUSINESS FEE SCHEDULE

Effective February 1, 2022

540.434.6444
pvfcu.org

ALL ACCOUNTS	
Courtesy Pay	\$20
Insufficient funds	\$30 per presentation
Statement copy	\$5 each
Check copy	\$5 each; free through Online Banking
Stop payment	
Check/ACH (in person/phone)	\$30
Check (within Online Banking)	\$10
Cancellation of request	\$10
No activity on account for 1 year	\$20/quarter
No activity on account for 5 years	\$25 - funds escheat to VA
No activity on HSA and balance below \$10	\$10/quarter
Overdraft transfers	\$5 each (unless included in checking account option)
Return deposit or payment	
Business or DBA accounts or 1st Party	\$30 per item
Personal accounts	\$15 per item
Negative balance	\$30/week

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	\$3 - limit of 6/month
Wire transfers	
Domestic [(initiated in Online Banking)]	\$10
Domestic	\$15
Foreign (in foreign currency)	\$25
Foreign (in US currency)	\$40
Incorrect/incomplete wire information	\$25
Wire trace/return	\$75
Overnight mailing fee	\$25 minimum
ACH Origination	Available upon request
Paper copies	Up to 10 pages for free; \$0.10 per page after that
Foreign check fee	\$25 per item

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, judgment, garnishment filed by Park View	\$50 + applicable collection fees
Returned mail (when Park View is not notified of address change)	\$5