



# FEE SCHEDULE

Effective February 1, 2022

540.434.6444  
pvfcu.org

SAVINGS ACCOUNTS	
Share account, HSA, or IRA closed within first 6 months	\$30

CHECKING ACCOUNTS	
Premium Advantage Checking	\$10/month
Opportunity Checking	\$10/month

MONEY MARKET ACCOUNTS	
Low balance - below \$1,500	\$10/month
Excessive check fee	\$5 per item; 3 free/month

DEBIT/ATM CARDS <sup>1</sup>	
Transactions at non-Park View or non-CULIANCE Network ATMs	2 free/month; then \$1 each <sup>2</sup> ; 5 free/month for Electum™ Account holders
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

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
Paper Statements	\$3 each (unless included in checking account option)

**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.

<sup>1</sup>See Cardholder disclosure - other conditions may apply. <sup>2</sup>Park 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)	\$25 (waived for refinance from another financial institution)
Property insurance verification fee (if not received in 2 months)	\$25; interest 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

MORTGAGES	
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, judgment, garnishment filed by Park View	Charges accrued passed on to member
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

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

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