



BUSINESS FEE SCHEDULE

Effective January 1, 2023

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

DEBIT/ATM CARDS ²	
Transactions at non-Park View or non-CULIANCE Network ATMs	2 free/month; then \$1 each ³ ;
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

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)	\$10

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. ²See Cardholder disclosure - other conditions may apply. ³Park View will waive the convenience fee but surcharge-fee from other financial institution may be assessed.



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ALL ACCOUNTS	
Courtesy Pay	\$20 per presentation
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	\$10/month
No activity on account for 5 years	\$50 - funds escheat to VA
Overdraft transfers	\$5 each (unless included in checking account option)
Return deposit or payment	\$30 per item
Negative balance	\$30/week
Same Day ACH	\$5

MISCELLANEOUS	
Stale Official Checks	\$30
Check cashing for a 3rd party	2.00% of check amount; \$5 minimum
Official Checks to a 3rd party	\$5
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
Cash advance fee	\$5.95