



# FEE SCHEDULE

Effective January 1, 2023

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 Electrum™ 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 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
No activity on HSA and balance below \$500	\$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
Negative balance	\$30/week
Paper Statements	\$3 each (unless included in checking account option)
Same Day ACH	\$5

**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	
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]	\$10

MISCELLANEOUS	
State 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

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