



BUSINESS FEE SCHEDULE

Effective January 1, 2024

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

MONEY MARKET ACCOUNTS	
Low balance - below \$1,500	\$10/month

SAFE DEPOSIT BOXES* Not available at Broadway branch	
3x5	\$25/year
5x5 [not available at BRC & SRC]	\$35/year
3x10	\$40/year
5x10 [available at Dayton, SRC, & VMRC branches]	\$65/year
10x10 [available at SRC branch]	\$105/year

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

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.

*Fees have the ability to be offset by the Earnings Credit.



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ALL ACCOUNTS	
Insufficient funds item	\$30
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, payment, or adjustments for Merchant Remote Deposit Capture*	\$30 per item
Negative balance	\$30/week

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
Moving a loan to another account	\$25
Subsequent action/loan modification	\$25
Business loan underwriting	\$55

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
Foreign check fee	\$25 per item
Cash advance fee	\$5.95
Large currency order ^{4*}	\$50

⁴Currency request where the cash amount is not available before the next regularly scheduled cash delivery.

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