



FEE SCHEDULE

Effective January 1, 2024

540.434.6444
pvfcu.org

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

| CHECKING ACCOUNTS | |
|----------------------|------------|
| Opportunity Checking | \$10/month |

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

| DEBIT/ATM CARDS ¹ | |
|--|---|
| Transactions at non-Park View or non-CULIANCE Network ATMs | 2 free/month; then \$1 each ² ; 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 | |
|--|---|
| 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 |
| No activity on HSA and balance below \$500 | \$10/quarter |
| Overdraft transfers | \$5 each (unless included in checking account option) |
| Return deposit or payment | \$30 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.

¹See Cardholder disclosure - other conditions may apply. ²Park 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 |

³Currency request where the cash amount is not available before the next regularly scheduled cash delivery.

| 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 |
| Coin orders | \$10 |
| Large currency order ³ | \$50 |

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