



# BUSINESS FEE SCHEDULE

Effective September 12, 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 <sup>1</sup>

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

SAFE DEPOSIT BOXES <small>Not available at Broadway branch</small>	
3x5	\$25/year
5x5 <small>(not available at BRC &amp; SRC)</small>	\$35/year
3x10	\$40/year
5x10 <small>(available at Dayton, SRC, &amp; VMRC branches)</small>	\$65/year
10x10 <small>(available at SRC branch)</small>	\$105/year

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

<sup>1</sup>You can opt out of receiving paper statements. <sup>2</sup>See Cardholder disclosure - other conditions may apply. <sup>3</sup>Park 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
Re-application fee for loans within 3 months of denial	\$25 for Non-RE loans; \$250 for RE secured loans

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
Incoming Foreign Wire	\$15
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 <sup>4</sup> *	\$50
Business Sweep*	\$25/month

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

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