



BUSINESS FEE SCHEDULE

Effective January 1, 2025

540.434.6444
pvfcu.org

SAVINGS ACCOUNTS

Account closed within first 6 months	\$50
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HERITAGE CHECKING: CHURCHES & NON PROFITS

Monthly fee	\$0
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Paper Statement	Free
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SELECT BUSINESS CHECKING

Monthly fee	\$0
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Free checks written and/or deposited*	100 per month
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Cost/check (>100)	\$0.25
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Free cash deposits*	\$10,000 per month
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Cost/dollar deposited (>10,000)	0.20%
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Paper statement*	\$2.00 ¹
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TRADITIONAL MONEY MARKET ACCOUNTS

Low balance - below \$1,500	\$10/month
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SAFE DEPOSIT BOXES Not available at Broadway branch

3x5	\$25/year
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5x5 (not available at BRC or SRC branches)	\$35/year
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3x10	\$40/year
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5x10 (not available at BRC or Harmony branches)	\$65/year
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10x10 (only available at SRC branch)	\$105/year
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Box Drilling & Lock Replacement	\$150
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Lost Safe Deposit Box Key	\$25
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DEBIT CARDS²

Transactions at non-Park View or non-Co-op Network ATMs	2 free/month; then \$1 each ² ; 5 free/month for Electrum™ Account holders
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Replacement card	1 free replacement per 6 months; \$10 after that
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Instant Issue	\$10
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NSF transaction for recurring debit only	\$30 each
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International transactions	2.00% of the transaction
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International ATM transaction	2 free/month; then 2.00% of the transaction amount after that
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SPECIAL SITUATIONS

Reconciling statements & account research (15 minutes or less, no charge)	\$25/hour; \$20 minimum
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Account research for subpoena	\$50/half hour; \$50 minimum
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Process garnishment/levy received	\$75
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Collection, judgment, garnishment filed by Park View	\$50 + applicable collection fees
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Returned mail (when Park View is not notified of address change)	\$10
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Funds Availability Policy
WE RESERVE THE RIGHT TO PLACE A HOLD ON ANY CHECK WE DEEM NECESSARY WITHIN LEGAL LIMITATIONS ACCORDING TO REG. CC. Please consult our Funds Availability Policy Disclosure within the Business Membership Agreement and Disclosures Booklet for complete details on our check hold policy.

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
Re-application fee for loans within 3 months of denial	\$25 for Non-RE loans; \$250 for RE secured loans
Real Estate Loan Fees	Available upon request

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 ^{4*}	\$50
Business Sweep*	\$25/month

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

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