



## FEE SCHEDULE

Effective January 1, 2026

540.434.6444  
pvfcu.org

### SAVINGS ACCOUNTS

Share account, HSA, or IRA closed within first 6 months	\$30
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### CHECKING ACCOUNTS

Opportunity Checking	\$10/month
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### TRADITIONAL MONEY MARKET ACCOUNTS

Low balance - below \$1,500	\$10/month
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### DEBIT CARDS<sup>1</sup>

Transactions at non-Park View or non-Co-op 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
Instant Issue	\$10
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 \$0.01 - \$29.99 \$30.00+	\$15 \$30
Statement copy	\$5 each
Check copy	\$5 each; free through Online Banking
Stop payments (Check or ACH) In person/phone Within Online Banking Cancellation of request	\$30 \$10 \$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)
Returned/adjusted deposit or payment	\$30 per item
Negative balance	\$30/week
Paper Statements	\$2 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. Please consult our Funds Availability Policy Disclosure within the Membership Agreement and Disclosures Booklet for complete details on our check hold policy.

<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	\$75
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

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
Foreign check fee	\$25 per item
Cash advance fee	\$5.95
Coin orders	\$10
Large currency order <sup>3</sup>	\$50

### SAFE DEPOSIT BOXES Not available at Broadway branch

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

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