



# BUSINESS FEE SCHEDULE

Effective January 1, 2026

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*	\$2.00 <sup>1</sup>

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

SAFE DEPOSIT BOXES <small>Not available at Broadway branch</small>	
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

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

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: non-real estate loans; \$250: real estate-secured loans
Real Estate Loan Fees	Available upon request

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.

<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 \$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
Overdraft transfers*	\$5 each (unless included in checking account option)
Returned/adjusted deposit or payment	\$30 per item
Negative balance	\$30/week

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	\$50 + applicable collection fees
Returned mail (when Park View is not notified of address change)	\$10

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) Domestic Foreign (in foreign currency) Foreign (in US currency) Incoming Foreign Wire Incorrect/incomplete wire information Wire trace/return	\$10 \$15 \$25 \$40 \$15 \$25 \$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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