

## Fee Schedule

Revised 05/01/2026



MVB BANK, INC.

301 Virginia Ave Fairmont, WV 26554  
[WWW.MVBBANKING.COM](http://WWW.MVBBANKING.COM)

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:  
 Check Printing fees vary by the style of check ordered.

Description	Fee
Account Early Closure Fee (closed within 90 days)	\$25.00
ATM Card/Visa Debit Card-Reissue	\$5.00
Cashier's Check	\$10.00
Check Copies (over 3-each)	\$5.00
Commercial Account Analysis-Monthly Maintenance Fee	\$20.00
Commercial Account Analysis-Checks/ACH Debits	\$0.25
Commercial Account Analysis-Deposits	\$0.25
Commercial Account Analysis-On-Us Item Deposits	\$0.20
Commercial Account Analysis-Foreign Item Deposits	\$0.20
Debit Card Foreign Transaction Fee	3% surcharge
Dormant Account-Checking (monthly after 12 months of inactivity. No monthly fee with a balance of \$5,000 or greater)	\$10.00
Dormant Account-Savings/Money Market (monthly after 24 months of inactivity. No monthly fee with a balance of \$5,000 or greater)	\$10.00
International Check Collection	\$25.00
International Currency Order	1 % of the U.S. equivalent plus \$25 shipping Fee
Non-MVB Bank ATM Fee (fee for other bank ATM usage)	\$2.50
Non-Sufficient Funds Fee (per item, both returned or paid created by check, in person withdrawal, ATM withdrawal, or other electronic means.	\$36.00
Overdraft Fee (per item, both returned or paid created by check, in person withdrawal, ATM withdrawal, or other electronic means. Maximum of	\$36.00
Paper Statement (monthly-in lieu of electronic statement)	\$4.00
Return of Deposited or Cashed Check	\$12.00
Returned Mail (monthly-MVB does not utilize mail forwarding via the USPS)	\$10.00
Safe Deposit Box-Annual Rental Fee (pricing varies by size and location)	
Safe Deposit Box-Automatic Payment Discount	10.000% of the base rate
Safe Deposit Box-Drilling	\$165.00
Safe Deposit Box-Late Fee	\$5.00
Safe Deposit Box-Lost Key	\$25.00
Savings/Money Market Excessive Transaction Fee (For each debit transaction above six (6) per monthly statement cycle)	\$10.00
Statement/Account Research (hourly)	\$25.00
Stop Payment	\$36.00
Wire Transfer-Incoming Domestic per wire	\$20.00
Wire Transfer-Incoming International per wire	\$25.00
Wire Transfer Outgoing Domestic per wire (Manual)	\$30.00
Wire Transfer-Outgoing International per wire (Manual)	\$60.00
<b>Business Online Banking Fees:</b>	
Business Online Banking	\$0.00
Bill Pay	\$0.00
Electronic Statement	\$0.00
<b>ACH Origination Via Online Banking:</b>	
ACH Monthly Maintenance Fee (monthly per tax ID)	\$30.00
ACH Return Item Fee	\$5.00
ACH Reversal Fee	\$10.00
Translated EDI Reporting	\$0.00
<b>Positive Pay:</b>	
ACH Positive Pay (monthly per account)	\$25.00
Check Positive Pay (monthly per account)	\$55.00
Positive Pay Bundle (Check and ACH)	\$55.00
<b>Remote Deposit Capture:</b>	
Remote Deposit Capture Fee (per scanner)	\$24.00
Mobile Deposit Capture Monthly (Business)	\$9.95
Mobile Deposit Capture Monthly (Business- additional user)	\$3.95
<b>Sweep Products:</b>	
Business Repurchase Sweep Account (monthly)	\$150.00
Business Loan Sweep (monthly)	\$150.00
Business Loan/Investment Sweep Account (monthly)	\$200.00
Business Investment Sweep (monthly)	\$20.00
<b>Wire Transfers Via Business Online Banking:</b>	
Wire Monthly Maintenance Fee (Online)	\$10.00
Wire Transfer-Incoming Domestic per wire	\$20.00
Wire Transfer-Incoming International per wire	\$25.00
Wire Transfer-Outgoing Domestic per wire (automated)	\$20.00
<b>Zero Balance Accounts:</b>	
Zero Balance Account Master Account (Business)(monthly)	\$25.00
Zero Balance Account Sub Account (Business)(monthly)	\$15.00