

# YORK STATE BANK

## Branch Hours and Products/Services

### **Main Branch:**

Monday – Friday      8:30 a.m. – 4:30 p.m.

- DDA, Savings, MMA, TCD, Health Savings and IRA account services
- ATM and Debit Card services
- Safe Deposit Box rentals
- Incoming and outgoing wire services
- US Savings Bond redemption
- Loan services: Commercial, Agricultural, Consumer, Mortgage and Home Equity LOC
- 24 Hour Online and Telephone Banking
- Non-Deposit/Investment and Insurance services

### **Motor Branch:**

Monday – Friday      8:00 a.m. – 5:30 p.m.

Saturday              8:30 a.m. – 12:00 p.m.

- Accept DDA, Savings and MMA deposits and withdrawals
- Accept loan payments
- 24 Hour Online and Telephone Banking

*Fewer services offered due to limited staff and indoor facilities*

### **Geneva Branch:**

Lobby:              Monday – Friday      8:30 a.m. – 4:00 p.m.

                         Saturday              8:30 a.m. – 11:00 a.m.

Drive-up:          Monday – Friday      8:00 a.m. – 5:00 p.m.

                         Saturday              8:30 a.m. – 11:00 a.m.

- DDA, Savings, MMA, TCD, Health Savings and IRA account services
- ATM and Debit Card services
- Safe Deposit Box rentals
- Outgoing wire services
- US Savings Bond redemption
- Loan services: Commercial, Agricultural, Consumer, Mortgage and Home Equity LOC
- 24 Hour Online and Telephone Banking

- Non-Deposit/Investment services

### **Gresham Branch**

Monday – Friday      8:00 a.m. – 4:00 p.m.

- DDA, Savings, MMA, TCD, Health Savings and IRA account services
- ATM and Debit Card services
- Safe Deposit Box rentals
- Outgoing wire services
- US Savings Bond redemption
- Loan services: Commercial, Agricultural and Consumer
- 24 Hour Online and Telephone Banking

*Fewer services offered due to limited staff*



Member FDIC

## Services & Fees Disclosure

Bill Pay .....	No Charge
Cashier's Check – per check .....	\$5.00
Collection Item – per item .....	\$10.00
Dormant Account Fee – per month .....	\$5.00
Garnishment or Levies .....	\$50.00
Indemnity Bond – per Certificate .....	\$25.00
Online Banking .....	No Charge
Mobile Banking .....	No Charge
Overdraft Item Fee – may be created by check, in-person withdrawal, ATM or other electronic means .....	\$30.00/Max 5 Day
Research	
Per hour, including account reconciliation .....	\$35.00
Per page .....	\$1.00
Return Item Fee.....	\$30.00/Max 5 Day
A Return Item Fee of \$30.00/item applies to any item that was returned due to non-sufficient funds in the account when a check, or item via electronic means is presented for payment. Multiple Return Item Fees may be charged on the same item if the item is re-presented for payment on different business days.	
Safe Deposit Box	
Drilling Charge .....	\$200.00
Payment late fee – per box per month.....	\$5.00
Statements	
Electronic Statement.....	No Charge
Paper Statement.....	No Charge
Stop Payment – per check .....	\$30.00
Undeliverable Mail .....	\$10.00
Wire Transfer Fees	
Incoming	
Domestic .....	\$10.00
International .....	\$50.00
Outgoing	
Domestic .....	\$20.00
International .....	\$50.00

### **YSB ATM LOCATIONS**

<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>	<b><u>DEPOSIT (Y/N)</u></b>
700 N Lincoln Ave	York	NE	68467	N
727 N Lincoln Ave	York	NE	68467	N
1022 G St	Geneva	NE	68361	N

YSB CUSTOMERS CAN ACCESS SURCHARGE FREE ANY FNBO OR ALLPOINT ATM NETWORK ATMS FREE OF CHARGE. DEPOSITS ARE NOT ACCEPTED AT THESE ATMS. LISTING OF ATM LOCATIONS CAN BE FOUND AT [WWW.YORKSTATEBANK.COM](http://WWW.YORKSTATEBANK.COM) OR ON YSB MOBILE APP.