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

Updated 11/01/2013

FEE SCHEDULE

		Current	1/9/2024
ATM*	Cash Withdrawal	non-Allpoint \$3	Free
	Transfers	non-Allpoint \$3	Free
	Balance Inquiries	non-Allpoint \$3	Free
OTHER VALUE ADDED SERVICES	ATM Card	Free	Free
	VISA Debit Card (Checking Only)	Free	Free
	VISA Debit & ATM Card Replacement	\$15	Free
	York State Bank Logo Checks (Excludes Savings and Business)	Dependent on account type	Free
	Statements (Paper & Online)	Free	Free
	Online Banking	Free	Free
	Mobile Banking & Deposits	Free	Free
	Stop Payments	\$35	\$30/item
	Research	\$30/hr	\$1/page
	Research (Includes Reconciliation)	\$30/hr	\$35/hour
	Cashier's Check	\$10	\$5
	Dormant Account Fee Per Month	\$10/month	\$5/month
	Account Closure	\$35 early termination	Free
	Custom Check Design (Excludes Savings)	Dependent on style	Dependent on style
WIRE TRANSFERS	Incoming Domestic	\$12	\$10
	Outgoing Domestic	\$20	\$20
	Outgoing International	\$45	\$50
	Incoming International	\$25	\$50
OTHER SERVICES	Coin Counting	Free	Free
	Collections	\$25/item	\$10/item
	Counter Checks	\$1/per check	Free
	Garnishments or Levies	\$60	\$50
	Indemnity Bond	did not offer	\$25 per certificate
	Overdraft Fee may be created by check, in- person withdrawal, ATM or other electronic means	\$36	\$30 for each item (max of 5/day)
	Photocopies	\$1/per page	Free
	Return Item Fee - This 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.	\$36 for each item	\$30 for each item (max of 5/day)
	Return Mail	\$10	\$10
	Rolled Coin	Free	Free

^{*} Machine surchage may still apply for out of network ATMs