

**BANK OF YATES CITY
BASIC FINANCIAL SERVICES**

CHECKING ACCOUNT SERVICES –

ATM/Debit cards, Mobile banking, Online banking, and Bill Pay

OTHER SERVICES –

Bank Cashier's Checks

Bank Money Orders

Safety Deposit Boxes

Loans

Vehicle License Stickers

Real Estate Tax Payments – Our Yates City Bank accepts Knox County real estate tax payments, and our Farmington Branch accepts Fulton County real estate tax payments.

Miscellaneous Services – Photocopies, fax service, coin counting and notary services

ACCOUNT SERVICE FEES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Check and Deposit Slip printing - fee depends on style and quantity of checks ordered	
Vehicle License Sticker	9.50
Outgoing Wire Transfers	25.00
Incoming Wire Transfers	10.00
Cashier's Checks	3.00
Money Orders	2.00
Dormant Account Fee (for Balances Below \$200.00)	2.00 per month
Sweep Transaction Charge	3.00
Research of Account	25.00 per hour
Statement reprint(s)	2.00 per statement
Stop-Payment(s) for checks only	25.00
Return Item Fee Debit (Chargeback for commercial accounts only)	4.00
fee is per returned presentment	
NSF Paid Item(s) Charge	25.00 per presentment
The categories of transactions for which an NSF fee may be imposed are those by any of the following means: check, in-person withdrawal or other electronic means.	
NSF Returned Item(s) Charge	25.00 per presentment
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in person withdrawal or other electronic means.	
Overdraft Accrual Charge (after 5 continuous business days of overdrawn balance)	3.00 per day

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST
