

## Secure Your Peace of Mind

Peace of mind. It's one of the most important benefits a financial institution can provide.

With unrivaled security and smart savings – it's simple! With our Benefits Checking accounts it's easier to protect your finances, save money on everyday purchases and enjoy your life. That's something you can bank on.



Savings. Convenience. Security.



*Bank Locally. Live Easily.*

**Ooltewah Branch**  
6392 Artesian Circle  
Ooltewah, TN 37363  
Phone (423) 238-8600

**East Brainerd Branch**  
8045 E. Brainerd Road  
Chattanooga, TN 37421  
Phone (423) 238-8300

**Hixson Branch**  
4712 Hixson Pike  
Hixson, TN 37343  
Phone (423) 238-8350

**Downtown Branch**  
823 Chestnut Street  
Chattanooga, TN 37402  
Phone (423) 238-8380

**Shallowford Branch**  
7201 Shallowford Road  
Chattanooga, TN 37421  
Phone (423) 238-1111

**South Branch**  
514 SW State Road 47  
Lake City, FL 32025  
Phone (386) 755-2755

**Commons Branch**  
151 NW Commons Loop  
Lake City, FL 32055  
Phone (386) 752-3322

**Gainesville Branch**  
7515 SW 24th Avenue  
Gainesville, FL 32607  
Phone (352) 415-6029

**Ocala Branch**  
1025 E Silver Springs Blvd  
Ocala, FL 34470  
Phone (352) 512-6590

[www.millenniumbank.com](http://www.millenniumbank.com)

Member  
**FDIC**



05/21

## BENEFITS CHECKING ACCOUNTS



*Bank Locally. Live Easily.*

Member FDIC

# Be Safer. Spend Smarter. It's Simple!

Our Benefits Checking accounts make it simple to keep your finances safer and take advantage of smart discounts on financial services and everyday purchases.

## Benefits Checking

- Complimentary First Order of Basic Checks
- ATM/Debit Card
- Online Banking & Bill Pay
- Mobile Banking
- Complimentary eStatements  
(Paper Statements - \$2.00/month)

A \$6.00 monthly maintenance fee applies, however the monthly fee can be waived by maintaining a \$2,500 minimum daily balance.

## Benefits Premier Checking

- Interest paid by maintaining a \$1000.00 minimum daily balance
- Complimentary Basic Checks (1 Box Annually)
- ATM/Debit Card
- Online Banking & Bill Pay
- Mobile Banking
- Complimentary Cashier's Checks
- Complimentary eStatements or Paper Statements

An \$8.00 monthly maintenance fee applies, however the monthly fee can be waived by maintaining a \$2,500 minimum daily balance.

**Both of our Benefits Checking accounts include the following benefits at no additional cost:**

### Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service<sup>1</sup>, can help better protect you.

- **Identity Theft Expense Reimbursement Coverage<sup>2</sup>**  
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.
- **Comprehensive Identity Theft Resolution Services**  
Should you suffer identity theft, your very own dedicated fraud resolution specialist will help you every step of the way until your identity is restored.
- **Debit and Credit Card Registration**  
Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (registration/activation required)
- **Credit File Monitoring**  
Daily credit file monitoring and automated alerts of key changes to your credit reports. (registration/activation required)
- **Credit Report and Score<sup>3,4</sup>**  
Access to credit report and credit scores. (registration/activation required)
- **Credit Score Tracker<sup>4</sup>**  
Receive valuable insight into your credit score<sup>3</sup>.
- **Identity Monitoring**  
Monitoring of over 1,000 databases. (registration/activation required)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**  
(registration/activation required)

### Financial Wellness 360<sup>o</sup>

Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. (available online only)

### Save on health care

- **Health Discount Savings**  
Enjoy savings on vision, prescriptions and dental services. This is NOT insurance. (registration/activation required)



### Our Benefits Checking accounts also help protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance<sup>2</sup>**  
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)
- **Cellular Telephone Protection<sup>2</sup>**  
Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per twelve month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid using eligible account.)
- **Debit Advantage<sup>®</sup> Buyers Protection<sup>2</sup>** covers items for 90 days from the date of purchase against accidental breakage, fire or theft. **Extended Warranty<sup>2</sup>** extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years. (Item(s) must be purchased entirely with this account for coverage.)

### Save when you play

- **Travel and Leisure Discounts**  
Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. (available online only)
- **Shopping Rewards™**  
Receiving Shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (registration/activation required; available online only)
- **Roadside Assistance Service<sup>2</sup>**  
24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two reimbursement claims per twelve month period.

<sup>1</sup> Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts organizations and/or churches and their members, or schools and their employees/students.

<sup>2</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

<sup>3</sup> You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on single bureau data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

<sup>4</sup> Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

**Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or bank affiliate.**