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## **Business / Commercial Deposit Services**

### **Checking Accounts**

Available in all markets

Commercial Analysis Checking  
Business eAdvantage Checking

### **Savings and Money Market Accounts**

Available in all markets

EZ Savings  
Business Money Market  
Public Funds Money Market  
Premier Money Market

### **Other Deposit Accounts**

Available in all markets

Certificates of Deposit (various terms available)  
Repurchase Agreements

### **Other Services**

Available in all markets

Mastercard Small Business Debit Cards  
ATM Machines  
Internet Banking  
Mobile Banking  
Mobile Deposit (limitations apply)  
Voice Response Telephone Banking  
Remote Deposit Capture  
ACH Origination Services  
Funds Transfer / Wire Services  
Cash Management Services  
Lock-box Services  
Merchant Services

## FEE SCHEDULE

Fee Schedule  
Millennium Bank  
6392 Artesian Circle  
Ooltewah, TN 37363  
(423)238-1111



### Business/Commercial Schedule of Fees

The fees listed below are associated with Millennium Bank accounts and services. Please refer to your Truth in Savings Disclosure for additional account specific fees. Additional account information and disclosures on all accounts will be provided upon request and upon account opening. All fees and charges are assessed on per item or event basis unless otherwise specified

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

#### Account Related Fees

NSF Returned Item	\$32.00
NSF Paid Item	\$32.00
Stop Payment	\$29.00
Returned Item Fee (charge backs, includes ACH)	\$5.00
Sweep Transfer Fee (ZBA) Per Transfer	\$5.00
Telephone Transfer Fee Per Transfer	\$2.00
Dormant Account Fee (Monthly) *	\$3.00
Foreign Check Collection (Canadian items only)	\$25.00

#### Wire Transfer Services

Domestic Incoming Wire	\$25.00
Domestic Outgoing Wire	\$25.00
International Incoming Wire	\$55.00
International Outgoing Wire	\$55.00

#### Customer Services

Account Research (per hour/one hour minimum)	\$20.00
Account Research Photocopy (per page)	\$1.00
Levy/Garnishment Per Notice or maximum amount permitted by law, whichever is less	\$25.00
ATM/Debit Card Replacement Card per card	\$5.00
Check Orders Prices based upon style ordered	
Cashier's Check	\$5.00

#### Account Analysis Fees \*\*

Account Maintenance	\$20.00
Checks Written	\$0.20
Deposits Made	\$0.24
On Us Items Deposited	\$0.20
Transit Items Deposited	\$0.20
ACH Origination Batch Fee (per batch)	\$7.00
ACH Origination Per Item Fee	\$0.20
Temporary Statements	\$2.00

#### Other Services

Positive Pay (per month)	\$30.00
ACH Block (per month)	\$5.00
Remote Deposit Capture (RDC) (per month)	\$55.00
Money Services Business MSB Account Setup Fee (one time at account opening)	\$500.00
Money Services Business MSB Regulatory Monitoring Fee (per month)	\$500.00
Money Services Business MSB Annual Review Fee (annually)	\$100.00
CBD or Hemp Business CBD Regulatory Monitoring Fee (per month)	\$125.00

#### Coin Sorter (GA Only Branches)

Non-Customers	9% of the total receipt amount
Millennium Customers	3% of the total receipt amount
Non-Profits	1% of the total receipt amount

\*Dormant Account Fees may be assessed on checking and savings accounts with balances of less than \$1000.00 beginning the month following when the account is coded dormant. Accounts are coded dormant when the account has had no deposit or withdrawal activity for 12 consecutive months. To avoid a dormant account fee, at least one deposit or withdrawal transaction should be completed during the time frames listed above.

**\*\*Analysis fees are specific to Commercial Analysis accounts. Other fees listed may also be charged to your account when applicable and may or may not be offset by any balance credit available on the account.**

**Fees and Charges:** Subject to applicable law, you agree to pay us the fees and charges shown in the schedules as are applicable to your account or for other services performed by us. You agree the fees and charges may be changed by us from time to time and authorize us to charge your account for their payment whether or not each results in an overdraft of your account.