



Frequently Asked Questions

We are excited to announce that North Georgia National Bank is joining M.a.c., A Millennium Bank. This combination will create a stronger community-focused bank with more resources, enhanced technology, and a continued commitment to personalized service. Our goal is to complete a smooth transition with frequent communication along the way. Together, we will bring expanded opportunities for our customers, associates, and communities.

Is there anything I need to do?

No. It's business as usual for now and for several months ahead. You will continue to use your current accounts, debit cards, checks, and online banking as normal. As we move closer to integrating the two banks' systems (expected in the second quarter of 2026), you will receive detailed information well in advance of any changes.

Why is North Georgia National Bank joining M.a.c., A Millennium Bank?

- Shared mission and culture: Both banks are built on the foundation of community banking, strong customer relationships, and local decision-making.
- Expanded products and services: Customers will benefit from broader financial offerings, improved technology, and increased lending capacity.
- Growth and stability: The combined institution will be stronger, with greater resources to support our communities and clients for the long term.

How do we know the conversion will go smoothly?

M.a.c., A Millennium Bank has successfully grown through community partnerships and acquisitions in Tennessee, North Carolina, and Florida. We are experienced in guiding customers through transitions, and we are committed to clear communication every step of the way. You can expect the same high-touch service you've always received, with added resources behind it.

How will my account(s) be impacted?

There will be no immediate changes. North Georgia National Bank's account agreements will remain in place until the system conversion in Q2 2026. You should continue to use your current debit card, checks, deposit slips, and online banking until further notice. Loan payments should also continue as usual.

Can I continue to use my existing checks, debit card, and/or ATM card?

Yes. Please continue to use your North Georgia National Bank checks, debit cards, and ATM cards until you are notified of the conversion.

Will the bank's name change?

For now, the name will remain North Georgia National Bank. Over time, the bank will transition fully into M.a.c., A Millennium Bank, aligning with the brand across Tennessee, Georgia, and Florida.

Will my account or loan number change?

Not at this time. In the event that a change is required during the conversion, you will be notified well in advance, and we will handle the transition details for you.

Will my direct deposits, automated payments, and transfers continue?

Yes. All direct deposits, automatic payments, and transfers will continue without interruption.

How about my safe deposit box?

There will be no changes to your safe deposit box services.

Will my deposits still be FDIC-insured?

Yes. Your deposits will continue to be insured by the FDIC up to the standard limit of \$250,000 per depositor, for each account ownership category.

What online banking changes should I expect?

You will continue to use your North Georgia National Bank online banking platform until the system conversion in 2026. At that time, you'll have access to M.a.c., A Millennium Bank's enhanced digital banking experience, including expanded mobile and online tools.

Will any branches be closed after the transaction?

Branch locations are an important part of our community presence. Any future consolidation decisions will be made carefully, with a focus on maintaining convenient access for all customers. Our intent is to enhance — not reduce — service availability.

Who should I contact with additional questions?

Please continue to reach out to your current North Georgia National Bank relationship manager or local branch staff. They will have the information you need, and the phone numbers you use today will remain the same.