



MILLENNIUM
BANK

A Warm Welcome to Our Columbia Bank Customers

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Welcome to Millennium Bank

Dear Valued Customer,

Welcome to Millennium Bank! It is a distinct honor and privilege to have you as part of our banking family. We are proud to bring together the traditions of customer service excellence that both Millennium Bank and Columbia Bank have provided through the years. Together, we will continue that tradition and the building of strong, mutually beneficial relationships throughout the Millennium Bank markets.

Millennium Bank was founded on a personalized, community-oriented approach to banking that we are excited to deliver to Lake City, Gainesville and Ocala. During the coming months and beyond, we pledge to bring you the finest in community banking products and services as your bank of choice. Our friendly employees are always ready to serve you.

While we look forward to sharing Millennium's *Bank Locally. Live Easily.* experience with you, I want to assure you that you will continue to enjoy the highest quality banking experience. Your account relationships are being transferred safely, and we stand ready to assist with any aspect of the transition.

Please feel free to contact the Millennium Bank team with any question you may have. I encourage you to visit our website, MillenniumBank.com, for more information about our products and services. We are proud to be a partner in your financial journey and look forward to growing with you.

Sincerely,

Michael E. Haskew

President & CEO

mikeh@millenniumbank.com

Bank Locally.
Live Easily.

About Millennium Bank

Millennium Bank opened its doors for business on June 21, 1999, in the Chattanooga, Tennessee, suburb of Ooltewah as approximately 50 local businesspeople and investors sensed the need for a community bank to serve the financial needs of the growing areas in eastern Hamilton County, Tennessee. The initial invested capital was around \$7 million, and the original name was Community Trust & Banking Company, changed to Millennium Bank in 2016.

21 years later, Millennium Bank is still locally owned and operated, serving its community with five banking locations and managing over \$20 million in capital, over \$200 million in assets, over \$150 million in loans, and over \$175 million in customer deposits. The bank specializes in construction and development lending, small business lending, and lending to the senior housing and senior care industry including independent living, assisted living, skilled nursing, and memory care.

Millennium Bank and Columbia Bank are remarkably similar in size, structure, financial service offerings, and commitment to their communities. We think the combination of our banks will be beneficial to all our stakeholders and welcome Columbia Bank's customers to our family.



About Chattanooga

Chattanooga, Tennessee, is a growing, thriving city with a regional population of around 750,000. The downtown area is ringed by scenic mountains and tall ridges nestled in the Tennessee River valley just a few miles north of the Georgia state line.

The city's modern history dates from the 1816 establishment of a Cherokee Indian trading post on the banks of the Tennessee River by Chief John Ross in what is now downtown Chattanooga. A small settlement named Ross's Landing after its founder and principal resident soon developed. Following the Federal government's removal of the Cherokee in 1838 to what would later become Oklahoma, the community incorporated with the name Chattanooga. Theories abound as to the origin of the unique name of the city, but the truth is generally considered to be lost to history.

By the time of the Civil War, Chattanooga became an important industrial and rail center, connecting arteries from

Alabama and Mississippi to the southwest, Nashville, Atlanta, and Knoxville and Virginia to the northeast. Its strategic value is evidenced by the nearby Battles of Chickamauga, Lookout Mountain, and Missionary Ridge in late 1863.

The city's business and industry grew rapidly over the ensuing century, becoming the home of Wheland Foundry in 1873; the Chattanooga Medicine Company, maker of Allegra, Gold Bond, IcyHot, Roloids, and other personal healthcare products in 1879; the headquarters of the Provident Life and Accident Insurance Company, later Unum-Provident, in 1887; the site of Coca-Cola's first bottling company in 1899; and the headquarters of the Krystal hamburger restaurant chain in 1932. With the closing and off-shoring of the manufacturing industry in the 1970s and 1980s and the lingering environmental challenges from its industrial heritage, the city fell upon difficult times.

Since then, Chattanooga has experienced a renaissance as one of America's most livable mid-sized cities with the opening of the





Tennessee Aquarium on the banks of the river downtown; the replacement of shuttered, rusting factories with green spaces and urban residential renewal; the maximization of the outdoor opportunities presented by its beautiful natural resources; the promotion of tourism with its day-trip proximity to several major southeastern cities; and the installation of the nation's first city-wide 10 Mb/second fiber optic internet network.

Today, the Chattanooga area is home to BlueCross BlueShield of Tennessee; trucking giants U.S. Xpress and Covenant Transport; shopping mall conglomerate CBL

& Associates; moon pie maker Chattanooga Bakery; Fortune 500 insurer Unum; two regional Amazon fulfillment centers; McKee Foods, maker of Little Debbie snack cakes; Volkswagen's Chattanooga Assembly Plant which began production of the VW Passat in 2011 and VW Atlas SUV in 2017; and thousands of other domestic and international small businesses which value the quality of life found in an outdoor-oriented, mid-sized city with blazing fast internet capacity.

Chattanooga is a great place to live and a great place to do business. And where business thrives, banking thrives.

Important Dates

What to Expect and When

Monday, May 18

Beginning May 18, new Millennium Bank debit cards will be mailed to all existing Columbia Bank cardholders. Your current Columbia Bank debit card will be valid until midnight on Sunday, June 7.

Monday, May 25

You may begin activating your new Millennium Bank debit card by calling the toll-free number on the activation sticker. During the call you will be prompted to select a 4-digit PIN. Keep in mind that even though the new Millennium Bank card has been activated, it will not function until midnight on Sunday, June 7. Use your current Columbia Bank card until then.

Thursday, June 4

Access to the Columbia Bank online bill pay will terminate at 4:00 PM. Future-dated and recurring payments which have been entered before that time, along with your payees and 12 months of bill pay history, will convert to Millennium Bank's online bill pay system which will be accessible to you beginning on Monday, June 8 at 8:00 AM.

Friday, June 5

Beginning around 5:00 PM, all Columbia Bank banking systems will be offline for the weekend, and there will be no access to internet banking, online bill pay, and the mobile banking app.

Columbia Bank debit cards and ATMs will continue to function normally during the weekend except for balance inquiries and funds transfers done at an ATM. Certain direct money transfer credits using your debit card, such as transfers to Uber, Lyft, and Venmo, will be declined as a precaution. Debit card purchases will continue to function normally.

Saturday, June 6

All banking offices will be closed.

Monday, June 8

Your new Millennium Bank debit card will begin to function at 12:01 AM on Monday, June 8.

Millennium Bank internet banking will be accessible at 8:00 AM at our website www.millenniumbank.com. Your internet banking user ID will remain the same. Upon first access, you will need to enter a temporary password which is the last four digits of your social security number. You will then be prompted to enter a permanent password, select an authentication watermark image, select security questions, and accept an e-statement enrollment disclosure if you currently receive e-statements from Columbia Bank.

Online bill pay will also be accessible at this time. Please verify your payees, history, and scheduled payments converted properly.

After accessing internet banking for the first time, you may download the Millennium Bank mobile banking app from the Apple or Google Play app stores. Your mobile banking user ID and password are the same as for internet banking.

All banking offices will open at 9:00 AM on their normal schedule to service our customers and assist with any questions.



Important Information

Account Numbers

Your loan and deposit account numbers will remain the same.

Account Statements

Columbia Bank will generate final statements on all accounts during nightly processing on Friday, June 5. This may be a different statement date than your normal statement date, and you may have a different statement date after the conversion is completed.

Automated Teller Machines

Your Columbia Bank debit card can be used to access ATMs during the weekend of Friday, June 5 through Sunday, June 7. Beginning at 12:01 AM on Monday, June 8, you should use your new Millennium Bank debit card for purchases and ATM transactions. After the conversion is completed, you will continue to have surcharge-free access to ATMs on the Presto network such as those at many Publix stores. All Florida-based ATMs will continue to accept check image deposits. Each ATM will be offline briefly during the week following the conversion in order to install new software.

Automated Clearing House (ACH)

Your current electronic ACH credits, such as payroll direct deposits, and electronic ACH debits, such as insurance drafts, will continue to post. Electronic items with Columbia Bank routing information will be automatically routed to Millennium Bank by the Federal Reserve Bank. After June 8, you may change the routing number with your employer or payees to Millennium Bank's routing number which is 064208518.

Automatic Funds Transfers (AFT)

Your current recurring automatic funds transfers (AFTs) which are set up in the Columbia Bank banking system will convert to our new system as will AFTs set up in Columbia Bank's internet banking and mobile banking systems.

Bill Pay Online

Access to Columbia Bank's online bill pay system will terminate at 4:00 PM on Thursday, June 4. Any future-dated or recurring payments entered into this system before the cut-off time will convert to the new bill pay system called iPay, along with your payees and 12 months of bill pay history. You may access Millennium Bank's online bill pay system through the internet banking system beginning at 8:00 AM on Monday, June 8 (see Internet Banking pg. 10).

Branch Hours & Locations

Our branch locations and hours will not change.

Certificates of Deposit

At maturity, some Columbia Bank certificates of deposit which are automatically renewable will be converted to the same term with Millennium Bank. Some will not renew automatically due to differences in terms. Maturity notices containing this information will be sent in advance of the maturity.

Checks

You may continue using your existing Columbia Bank checks until they run out. Inclearing checks with Columbia Bank

routing information will be automatically routed to Millennium Bank by the Federal Reserve Bank. When you are ready to re-order checks, you may do so from our website www.millenniumbank.com or by visiting any of our banking offices for assistance.

Cut Off Times

In order for transactions to be processed on the same business day, the transaction must be entered before the posted cut-off time. Any transactions entered or received after this time, or on a non-business day, will be processed on the next business day. Business days are Monday through Friday, not Saturday, except for federal banking holidays.

- **Branch Deposits**
5:00 PM Monday – Thursday
6:00 PM Friday
- **Mobile Banking Deposits**
3:00 PM Monday – Friday
- **Wire Transfers**
5:00 PM Monday – Friday
- **Internet Banking Transactions**
5:00 PM Monday – Friday
- **Bill Pay Online Transactions**
3:00 PM Monday – Friday
- **ACH Origination File Submission**
4:00 PM Monday – Friday
- **Business Remote Deposit Capture File Submission**
3:00 PM Monday – Friday

Debit Card

Near the end of May, a new Millennium Bank debit card will be issued to all current Columbia Bank debit card holders. After you receive your new debit card, you may

activate it beginning on May 25 by calling the toll-free number on the activation sticker. During the activation call you will be prompted to select a 4-digit PIN. After activation, you may begin using the Millennium Bank debit card after midnight on Sunday, June 7. Your Columbia Bank debit card will become inactive at midnight on Sunday, June 7.

For the protection of your account and your funds, Millennium Bank debit cards have a point-of-sale purchase transaction limit of \$2,000 and a daily ATM cash withdrawal limit of \$510.

After midnight on Sunday, June 7, you may download our debit card management app called CardValet from the Apple or Google Play app stores. The app allows you to turn your card on and off, review and approve transactions, and set spending and alert preferences.

After activating your new debit card, you can add it to your Apple Pay, Google Pay, or Samsung Pay digital wallet.

Deposit Accounts

The features and functions of your current Columbia Bank deposit accounts, including checking accounts, savings accounts, and money market accounts, will not change although some of the product names may change to reflect the change in the bank's name. For example, minimum balance requirements, interest computation methods and payment frequency, interest rate tiers, monthly service fees, and per-item limits will not change.

Direct Deposit

Your direct deposits will continue to be credited to your account like they have been with Columbia Bank. We will

automatically notify counterparties of any necessary changes to the routing number. If you prefer, you may contact your employer or payees yourself after June 8 to change the routing number in their files to Millennium Bank's routing number which is 064208518.

E-statements and E-notices

If you currently receive e-statements and e-notices through Columbia Bank, you will continue to do so. Your enrollment and subscriptions will convert to Millennium Bank, but you must accept an enrollment disclosure upon your first login to Millennium Bank's internet banking system.

Twelve months of historical e-statements and e-notices will also be converted to Millennium Bank's system; however, the conversion is expected to take six weeks. If you expect to need these documents during the conversion period, you should save or print them before June 5 at 5:00 PM.

Internet Banking (Business) and Cash Management

Millennium Bank's internet banking system will be accessible beginning at 8:00 AM on Monday, June 8. The website is www.millenniumbank.com. Your internet banking user ID will remain the same as it was with Columbia Bank. For your first login, you will need to enter your temporary password which is the last four digits of the user's social security number or the business tax ID number. You will then be prompted to enter a permanent password, select an authentication watermark image, select security questions, and accept an e-statement enrollment disclosure if you currently receive e-statements from Columbia Bank. Your linked accounts,

account nicknames, and recurring transfers will convert.

Business customers who utilize Columbia Bank's cash management, online wire transfer, and ACH origination services will need to enroll in Millennium Bank's programs. A bank representative will contact you to guide you through the process.

Internet Banking (Personal)

Millennium Bank's internet banking system will be accessible beginning at 8:00 AM on Monday, June 8. The website is www.millenniumbank.com. Your internet banking user ID will remain the same as it was with Columbia Bank. For your first login, you will need to enter your temporary password which is the last four digits of your social security number. You will then be prompted to enter a permanent password, select an authentication watermark image, select security questions, and accept an e-statement enrollment disclosure if you currently receive e-statements from Columbia Bank. Your linked accounts, account nicknames, and recurring transfers will convert.

Loans

The conversion on June 5-7 will not have any impact on your existing loan number(s) or your existing loan rate, terms, conditions, or account officer. Please continue to make your loan payments as usual until further notice. If you have certain types of residential mortgages with us, you will receive a separate notice of servicing transfer to Millennium Bank.

Mobile Banking App

Beginning on Monday, June 8, you may download the Millennium Bank mobile

banking app from the Apple or Google Play app stores. Before you can login to the mobile banking app, you must first login to Millennium Bank's internet banking system to establish your new account credentials (see INTERNET BANKING earlier). Your mobile banking user ID and password will be identical to those used for internet banking. If you would like to enroll in mobile banking remote deposit, an enrollment link can be found within the mobile banking app.

Remote Deposit Capture

Business customers who utilize Columbia Bank's remote deposit capture services will need to enroll in Millennium Bank's program and establish new login credentials. A bank representative will contact you to guide you through the process.

Routing Transit Number

Millennium Bank's routing number, also called the RTN or ABA number, is 064208518. This routing number can be provided to employers and other counterparties beginning on Monday, June 8. Clearing checks and electronic ACH debits and credits bearing Columbia Bank's routing number will be automatically routed to Millennium Bank by the Federal Reserve Bank. Wire transfers bearing Columbia Bank's routing number will be automatically routed to Millennium Bank for a transitional period of one year. To ensure timely credit for incoming wire transfers, you should provide updated wire transfer instructions as soon as practical.

Safe Deposit Box

The annual lease fee on your safe deposit box will not change during the conversion of June 5-7. However the fee may change at the time of its next renewal. Renewal

notices will be sent in advance of the renewal.

Telephone Banking

The telephone numbers to access the 24-7 Bankline telephone banking system will not change. Bankline can be accessed by dialing either (386) 754-8888 or (866) 691-5646 toll free. Upon first access to the new system, you will need to enter your account number, the last four digits of the primary account holder's social security number and select a four-digit PIN of your choice.

Wire Transfers

Millennium Bank charges \$25 for outgoing and incoming domestic wire transfers, and \$55 for outgoing and incoming international wire transfers. Requests for wire transfers must be made in person at a branch location unless a pre-authorized wire transfer agreement has been established.

Wire Transfer Instructions

Domestic wire transfer instructions for Millennium Bank:

ABA # 064208518
Millennium Bank
6392 Artesian Circle
Ooltewah, TN 37363
(423) 238-1111

International wire transfer instructions for Millennium Bank:

SWIFT Code FRNAUS44
First National Bankers Bank
Beneficiary bank:
Millennium Bank
6392 Artesian Circle
Ooltewah, TN 37363
Account number 064208518

Final credit name _____
Final credit account _____

Deposit Account Name Guide

The features and functions of your current Columbia Bank deposit accounts (checking accounts, savings accounts, and money market accounts) will remain the same. However, some of the names of our deposit product types will change along with the change in the bank's name. The guide below summarizes the name changes.

Old Account Name	New Account Name
Columbia e-Access	e-Access Checking
Columbia Premier	Premier Checking
Columbia Interest	Interest Checking
Columbia Heritage Club	Heritage Club
Columbia HSA	Health Savings Account
Columbia Honors	Honors Checking
Columbia Money Market Savings	Money Market FL
Columbia Savings	Regular Savings FL
Columbia Vacation Club	Vacation Club
Columbia Holiday Club	Holiday Club
Small Business Checking	Small Business Checking FL
Business Checking	Business Checking FL
Columbia Capital Checking	Capital Checking
Business Interest	Business Interest FL
Business Analysis	Business Analysis FL
Business MMDA	Business MMDA FL
Business Money Market	Business Money Market FL

Frequently Asked Questions

Q: Will my account number(s) or loan number(s) change?

A: No. Your existing checking, savings, money market, and certificate of deposit account number(s) will remain the same, as will your loan number(s).

Q: Do I have to reorder new checks?

A: No. Since your account number(s) won't be changing, you do not have to order new checks until your current checks are gone. When you are ready to reorder checks, you may do so from our website www.millenniumbank.com or visit any of our banking offices for assistance.

Q: Will the interest rate on my loans change?

A: No. Loan rates and terms will remain unchanged according to the original terms of your note.

Q: Will the interest rate on my deposit accounts change?

A: Certificates of deposit will maintain the same interest rate until their maturity date. You will receive a notice in the mail prior to the maturity date disclosing the new term and the new market interest rate. After the maturity date, you will have a ten-day grace period to discuss with us any changes in the term or rate.

Interest rates on most checking, savings, and money market accounts will remain the same. In limited situations, we may change the interest rate as permitted by the account agreement.

Q: Will I have to change my direct deposits or electronic payments?

A: No. Since your account number(s) won't be changing, all direct deposits and electronic payments coming directly to or from your account(s) will remain the same. However you will have to make changes to any payments which post to your debit card.

Q: What is "conversion" and when will it occur?

A: Conversion is a term to describe the merging of two banking software systems into one system. The conversion will occur beginning Friday evening, June 5. On that day, Columbia Bank's name will officially change to Millennium Bank. Over the following weekend, Columbia Bank's systems will be offline in order to process the conversion. Starting Monday morning, June 8, you will have complete access to the electronic banking features of Millennium Bank's systems as will our new Florida-based Millennium Bank team of bankers. We will do everything we can to minimize any inconvenience to all of our customers.



Q: Will there be any changes to my existing account(s) or services in June 2020?

A: No. The features and functions of your current Columbia Bank deposit accounts, including checking accounts, savings accounts, and money market accounts, will not change although some of the product names may change to reflect the change in the bank's name. Any changes to other services are designed to result in greater convenience for you the customer.

Q: Will I still recognize my bankers?

A: Yes! We intend to retain as many of the friendly, dependable, and experienced Columbia Bank bankers that you know and trust as possible.

Q: How can I learn more about Millennium Bank and the additional services that will be available after June 2020?

A: Visit www.millenniumbank.com to learn more about some of the additional products and services you may want to take advance of in the future.

Q: Will I have to change my debit card?

A: Yes. If you currently have a Columbia Bank debit card, you will automatically receive a new Millennium Bank debit card in the mail in late May. You may activate it beginning on May 25 by calling the toll-free numbers on the activation sticker. During the call you will be prompted to select a 4-digit PIN. After activation, you may begin using your new Millennium Bank debit card after midnight on Sunday, June 7. Use your current Columbia Bank card until then.

Q: Will my recurring charges set up to pay automatically with my debit card need to be changed to my new Millennium Bank debit card?

A: Yes. You will need to change these payments to your new Millennium Bank debit card because your Columbia Bank debit card will become inactive at midnight on Sunday, June 7.

Q: Does Millennium Bank have a debit card management tool so I can turn my new card on and off and watch transactions for fraud?

A: Yes. Our free app called CardValet will be available for download from the Apple or Google Play app stores beginning after midnight on Sunday, June 7.

Q: Will I continue to receive e-statements and e-notices through internet banking?

A: Yes. When you first login to Millennium Bank's internet banking, you will be prompted to accept an e-statement enrollment disclosure. Twelve months of historical Columbia Bank e-statements and e-notices will be converted into Millennium Bank's internet banking system. However, this complicated process is expected to take six weeks. If you will need any of these Columbia Bank documents before that time, you should print them or save them separately.

Q: Will I have telephone banking access to my account information with Millennium Bank?

A: Yes. The local number is (386) 754-8888 or toll free (866) 691-5646. You can use this secure service which is protected by account number and PIN 24/7 to access your account information. The first time, you will be prompted to enter your account number, the last four digits of the primary account holder's social security number, and select a four-digit PIN of your choice.

Q: What will happen with my online internet banking?

A: Columbia Bank's internet banking system will go offline on Friday evening June 5, and Millennium Bank's internet banking system will be available beginning at 8:00 AM on Monday, June 8. The website is www.millenniumbank.com. Your internet banking user ID will remain the same. When you first login to the Millennium Bank system, you will need

to enter your temporary password which is the last four digits of your social security number, select a permanent password, select an authentication watermark image, and select security questions. The accounts linked to your user ID, any account nicknames you have created, and recurring transactions will convert to the new system.

Q: What will happen with my online bill pay?

A: Columbia Bank's online bill pay system will go offline at 4:00 PM on Thursday, June 4. Any future-dated or recurring payments which have been entered into this system before that time will convert to the new Millennium Bank system which is called iPay. iPay is accessible through internet banking using the same login as internet banking. All your payees and 12 months of bill pay history will convert.

Q: Does Millennium Bank offer a mobile banking app?

A: Yes. After you have logged into the new Millennium Bank internet banking system for the first time, you may download the Millennium Bank mobile banking app from the Apple or Google Play app stores. The mobile banking app uses the same login credentials as the internet banking system.

Q: Does the mobile banking app allow me to deposit pictures of checks?

A: Yes. After you access the mobile banking app for the first time, select the Mobile Deposit link within the app and answer a few questions to enroll in this valuable service. Once your enrollment is completed, you will receive an email confirmation.

Q: Will any service charges or fees be changing?

A: Just a few and not significantly. The monthly account service charges will not change, but we do plan to make changes to some other charges for the sake of consistency. Some charges will increase slightly, and some will decrease slightly. A fee schedule is included in this Welcome Book.

Fee Schedule

Millennium Bank
6392 Artesian Circle
PO Box 747
Ooltewah, Tennessee 37363
(423) 238-1111
www.millenniumbank.com

Deposit Schedule of Fees

The fees listed below are associated with Millennium Bank accounts and services. 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 Returned	\$29.00
Item Fee	\$5.00
Dormant Account Fee (Monthly)**	\$3.00
Sweep Transfer Per Transfer (not charged on Millennium Free Checking)	\$5.00
Telephone Transfer Per Transfer (not charged on Millennium Free Checking)	\$2.00

Customer Services

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

Wire Transfer Fees

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

*NSF Paid Item and NSF Returned Item Fees will be limited to 5 fees per day. Additionally, fees will not be assessed if the account is overdrawn by \$25 .00 or less after end of day processing on the day of the presentment. Fees will apply to overdrafts created by check, in-person withdrawals and ACH transactions. Fees will apply to ATM withdrawals and one-time debit card transactions when permitted by law, subject to opt-in requirements.

**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 (checking accounts) 12 consecutive months (savings accounts). To avoid a dormant account fee, at least one deposit or withdrawal transaction should be completed during the time frames listed above.

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 charge results in an overdraft of your account.

Funds Availability Disclosure

Millennium Bank
6392 Artesian Circle
PO Box 747
Ooltewah, Tennessee 37363
(423) 238-1111
www.millenniumbank.com

PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in an account on the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms "you" /"your" refer to the customer and the terms "our"/"we"/"us" refer to Millennium Bank. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Same Day Availability. Funds from deposits of:

- electronic direct
- deposits cash*
- wire transfers

will be available on the day of deposit.

Next Day Availability. Funds from deposits of:

- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks** State or Local Government checks**
- Cashier's, Certified, or Teller's checks** checks drawn on us

will be available on the first Business Day after the day of deposit.

Other Check Deposits. Funds from all other check deposits will be available on the first Business Day after the day of your deposit.

*** Cash Deposits.** If the cash deposits are made in person to an employee of Millennium Bank, then the funds will be made available on the day we receive your deposit. If the deposits are not made in person to an employee, then the funds will be made available no later than the second Business Day after the day of your deposit.

**** Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's Checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$200.00 of your deposits, however, may be available on the first Business Day after the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) If we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,000 on any one day ;

- (c) if you redeposit a check that has been returned unpa id;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Same Day Availability. Funds from cash*, wire transfers, and electronic direct deposits made to your account will be available on the day we receive the deposit.

Next Day Availability. Funds from the first \$5,000 of a day's total deposits of:

- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks** State or Local Government checks**
- Cashier's, Certified, or Teller's checks** Traveler's Checks**
- checks drawn on us

are available on the first Business Day after the day of your deposit.

Funds Exceeding \$5,000. The excess over \$5,000 of a day's total check deposits will be available on the ninth Business Day after the day of your deposit.

Other Check Deposits. Funds from all other check deposits will be available on the eleventh Business Day after the day of deposit.

* **Cash Deposits.** If the cash deposits are made in person to an employee of Millennium Bank, then the funds will be made available on the day we receive your deposit. If they are not made in person to an employee, then the funds will be made available no later than the next Business Day after the day of your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; Cashier's, Certified, or Teller's Checks; and Traveler's checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the first \$5,000 of a day's total check deposits will be made available no later than the second Business Day after the day of your deposit.

FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

DEPOSITS AT AUTOMATED TELLER MACHINES. If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 2:00 pm Eastern on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 2:00 pm Eastern or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

We only allow deposits to be made at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

ADDITIONAL DEPOSIT INFORMATION. International ACH Transactions (IATs)

An International ACH transaction is an Automated Clearing House (ACH) entry that is part of a payment or deposit transaction involving a bank that is not located in the territorial jurisdiction of the United States. All banks that receive ACH transactions are required to meet Office of Foreign Assets Control (OFAC) compliance obligations when handling IAT transactions. Due to the requirements of OFAC, from time to time it may be necessary to temporarily stop the processing of a credit or debit transaction. Greater scrutiny or verification against the Specially Designated Nationals list may affect settlement and /or availability.

Substitute Check Policy Disclosure

Millennium Bank
6392 Artesian Circle
PO Box 747
Ooltewah, Tennessee 37363
(423) 238-1111
www.millenniumbank.com

Important Information About Your Account

Substitute Checks and Your Rights

WHAT IS A SUBSTITUTE CHECK? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

HOW DO I MAKE A CLAIM FOR A REFUND? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Phone at: (423)238-1 111 or
Mail at: Millennium Bank PO Box 747
6392 Artesian Circle Ooltewah, TN 37363

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect); An estimate of the amount of your loss;

An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and

A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.

An expedited recredit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 business days of the oral claim.

Electronic Fund Transfer Disclosure and Agreement

Millennium Bank
6392 Artesian Circle
PO Box 747
Ooltewah, Tennessee 37363
(423) 238-1111
www.millenniumbank.com

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to Millennium Bank. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your ATM Card (hereinafter referred to collectively as "ATM Card") or Mastercard Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by Millennium Bank which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ATM CARD SERVICES. The services available through use of your ATM card are described below.

ATM CARD SERVICES:

You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).

You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).

You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.

You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).

DEBIT CARD SERVICES. The services available through use of your debit card are described below.

MASTERCARD DEBIT CARD SERVICES:

You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).

You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).

You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.

You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).

You may use your card at any merchant that accepts Mastercard debit cards for the purchase of goods and services.

ATM SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

You may access your ATM Card or Debit Card through the following network(s): Plus, Pulse.

ATM FEES. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your actual (ledger) account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

Mastercard Debit Card: checking account.

Your ATM and Debit cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain debit card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION - Mastercard. If you perform transactions with your card with the Mastercard logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or wholesale rate, determined by Mastercard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by Mastercard International. The currency conversion rate used by Mastercard International on the processing date may differ from the rate that would have been used on the purchase date or the cardholder statement posting date.

SERVICES PROVIDED THROUGH USE OF BANKLINE TELEPHONE BANKING SERVICE. You may perform the following functions through use of Bankline Telephone Banking Service:

You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.

You may make balance inquiries on your checking account(s), savings account(s), money market account(s), NOW account(s), Loan accounts, Certificate of Deposit accounts, and IRA accounts.

You may make payments on consumer loans, home mortgage loans, and home equity loans that you have with us.

For questions or more information, call us at: (423) 238-1111. You may access your accounts through our Bankline Telephone Banking Service by calling (423) 238-3450 using a touch-tone phone, your account numbers, and your PIN number.

PREAUTHORIZED TRANSFER SERVICES.

You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), and NOW account(s).

You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), money market account(s), and NOW account(s).

SERVICES PROVIDED THROUGH USE OF NETTELLER ONLINE BANKING AND MOBILE BANKING.

Millennium Bank offers its customers use of our NetTeller Online Banking and Mobile Banking service.

You may access your accounts using our NetTeller Online Banking and Mobile Banking services to transfer funds between your Millennium Bank accounts, make payments on Millennium Bank loans and overdraft protection accounts, obtain balance information on Millennium Bank deposit and loan accounts, set up and initiate bill pay transactions, and to make person-to-person transfers. You may also make mobile deposits to your Millennium Bank deposit accounts using our mobile banking service. Access our NetTeller online banking service by visiting our website, www.millenniumbank.com, and logging in with your internet banking ID and PIN number. Access our mobile banking service by downloading our app on a web-enabled cell phone and logging in with your internet banking ID and PIN number. You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed for our mobile banking service. Check with your cell phone provider for details on specific fees and charges.

ELECTRONIC CHECK CONVERSION. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - ATM CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$510.00 through use of ATMs in any one day.

TRANSACTION LIMITATIONS - MASTERCARD DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$510.00 through use of ATMs in any one day.

POINT OF SALE LIMITATIONS. You may buy up to \$2,000.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER LIMITATIONS.

The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.

We reserve the right to impose limitations for security purposes at any time.

LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS. Federal regulation limits the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six (6) such transactions from each money market and/or savings type account(s) you have each statement period for purposes of making a payment to a third party or by use of a telephone or computer.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at (423)238-1111 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminal s, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Millennium Bank immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at an ATM or via the telephone.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (423)238-1111 or
write to: Millennium Bank
PO Box 747
6392 Artesian Circle
Ooltewah, TN 37363

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days

prior to the payment date of the amount to be deducted. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (423)238-1111 or
write to: Millennium Bank
PO Box 747
6392 Artesian Circle
Ooltewah, TN 37363

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500.00).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account (including your maximum overdraft line of credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING MASTERCARD DEBIT CARD.

The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

ILLEGAL USE OF MASTERCARD DEBIT CARD. You agree not to use your Mastercard Debit Card for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (423)238-1111 or
write to: Millennium Bank
PO Box 747
6392 Artesian Circle
Ooltewah, TN 37363

Or use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Millennium Bank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

Your name and account number.

A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.

The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that

you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

If through no fault of ours, you do not have enough money in your account to make the transfer.

If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.

If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.

If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.

If we have terminated our Agreement with you.

When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.

If we receive inaccurate or incomplete information needed to complete a transaction.

In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.

If the funds in the account are subject to legal action preventing a transfer to or from your account. If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

FEE SCHEDULE. The Fee Schedule referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from Millennium Bank upon request.

PRAUTHORIZED TRANSACTIONS. There are no additional charges for your use of preauthorized electronic fund transfers except as stated in our Fee Schedule, which is incorporated into this document by reference.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete the funds transfer.

DISCLOSURE OF ACCOUNT INFORMATION. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Millennium Bank and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

AMENDING OR TERMINATING THE AGREEMENT. We may change this agreement from time to time. You will be notified at least 21 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for

suspicious people lurking around ATMs, especially during the times that few people are around.

- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and Millennium Bank.

Privacy Disclosure

FACTS	WHAT DOES MILLENNIUM BANK DO WITH YOUR INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number and income - Account balances and credit history - Credit scores and account transactions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Millennium Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Millennium Bank share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (423) 238-1111 or go to www.millenniumbank.com
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Who we are	
Who is providing this notice?	Millennium Bank
What we do	
How does Millennium Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Millennium Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> -Open an account or pay your bills -Apply for a loan or use your credit or debit card -Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> -sharing for affiliates' everyday business purposes - information about your creditworthiness -affiliates from using your information to market to you -sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>-Millennium Bank does not share with our affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>-Millennium Bank does not share with nonaffiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>-Our joint marketing partner(s) include bank marketing firms.</i></p>

Locations

Florida

Lake City Downtown

173 NW Hillsboro Street
Lake City, FL 32055

Lake City Commons Branch

151 NW Commons Loop
Lake City, FL 32055

Lake City South Branch

514 SW State Road 47
Lake City, FL 32025

Ocala Boulevard Branch

1025 E Silver Springs Blvd
Ocala, FL 34470

Gainesville Tower 24 Branch

7515 SW 24th Avenue
Gainesville, FL 32607

Tennessee

Artesian Circle

6392 Artesian Circle
Ooltewah, TN 37363

Shallowford Road

7201 Shallowford Road
Chattanooga, TN 37421

Brainerd Road

8045 E. Brainerd Road
Chattanooga, TN 37421

Hixson Pike

4712 Hixson Pike
Hixson, TN 37343

Chestnut Street

823 Chestnut Street
Chattanooga, TN 37402

Visit www.millenniumbank.com/about/locations-and-hours for a map, directions and office phone numbers.

How to Contact Us



Visit millenniumbank.com/about/contact-us.



Call 1 (866) 691-5646 and speak with a bank representative.



Stop by your nearest Millennium Bank office.



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