



MILLENNIUM
BANK



7201 Shallowford Road
Chattanooga, TN 37421
423-238-1111

6392 Artesian Circle
Ooltewah, TN 37363
423-238-8600

8045 East Brainerd Road
Chattanooga, TN 37421
423-238-8300

4712 Hixson Pike
Hixson, TN 37343
423-238-8350

823 Chestnut Street
Chattanooga, TN 37402
423-238-8380

24 Hour Bankline 423-238-3450

www.millenniumbank.com

Member
FDIC



**BUSINESS
ACCOUNTS**

BUSINESS CHECKING

Minimum Opening Deposit:	\$100
Maintenance Fee:	None. Per item charges will apply for items over the monthly allowance.
Interest:	None
Checks:	1st Order Free
Allowance Per Month:	500 total items, \$0.10 per excess item

BUSINESS ANALYSIS

Minimum Opening Deposit:	\$100
Maintenance Fee:	Monthly Analysis Fee
Interest:	None
Checks:	1st Order Free
Allowance Per Month:	Unlimited

BUSINESS INTEREST CHECKING

(For Sole Proprietorships and Non-Profits Only)

Minimum Opening Deposit:	\$100
Maintenance Fee:	No monthly maintenance if account maintains a minimum daily balance of \$1,000 or average daily balance of \$1,500; if daily balance falls below \$1,000 and average daily balance is less than \$1,500, the account will be charged a \$10 maintenance fee.
Interest:	Maintain a minimum daily balance of \$1,000; compounded monthly.
Allowance Per Month:	40 checks, \$0.25 per excess item

BUSINESS MONEY MARKET

Minimum Opening Deposit:	\$1,000
Maintenance Fee:	No monthly maintenance fee if account maintains a minimum balance of \$1,000 or average daily balance of \$1,500; if balance falls below \$1,000 and average daily balance is less than \$1,500, the account will be charged an \$8 maintenance fee
Interest:	Maintain a minimum daily balance of \$1,000, tiered rates, compounded monthly.
Allowance Per Month:	Unlimited withdrawals in person, up to 6 checks, preauthorized, automatic or telephone transfers each month. Excess transfers \$10 per transaction.

BUSINESS MONEY MARKET PLUS

Minimum Opening Deposit:	\$1,000
Maintenance Fee:	No monthly maintenance fee if account maintains a minimum daily balance of \$25,000; if daily balance falls below \$25,000, the account will be charged a \$15 maintenance fee.
Interest:	Maintain a minimum daily balance of \$1,000 tiered rates, compounded monthly.
Allowance Per Month:	Unlimited withdrawals in person, up to 6 checks, preauthorized, automatic or telephone transfers each month. Excess transfers \$10 per transaction

ADDITIONAL SERVICES

Sweep Account

\$75 per month

Wires

Domestic \$25 per wire; incoming or outgoing
International \$55 per wire; incoming or outgoing

Cash Management Wire

Domestic Wires Only
Per wire fees apply
\$10 monthly fee

Remote Deposit Capture **

**Subject to Bank Approval
**Conditions Apply

ACH Origination Services*

\$10 per month
\$5 per batch
\$0.20 debit entries originated per item
\$0.08 credit entries originated per item
*Subject to Credit Approval

Loan Products *

- Business Lines of Credit *
- Commercial Real Estate Loans *
- Working Capital Loans*
- Business Equipment Loans*
- SBA Loans*

*Subject to Credit Approval - See loan officer for details.

Business Credit Cards***

- MasterCard® available

***Subject to Credit Approval

***Not serviced by Millennium Bank