



MILLENNIUM
BANK

PERSONAL ACCOUNTS



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



MILLENNIUM FREE CHECKING

Minimum Opening Deposit:	\$100
Maintenance Fee:	None
Interest:	None
Checks/Deposits:	Free Checks
Allowance per Month:	Unlimited

MILLENNIUM CLASSIC PLUS CHECKING

Minimum Opening Deposit:	\$100
Maintenance Fee:	No monthly maintenance fee if account maintains a minimum daily balance of \$1,000; if balance falls below \$1,000, account will be charged a \$10 maintenance fee.
Interest:	Maintain a minimum daily balance of \$1,000, compounded monthly.
Checks/Deposits:	Free Checks
Allowance Per Month:	Unlimited
Safe Deposit Box:	50% off original price

MILLENNIUM CLUB PLUS CHECKING

Minimum Opening Deposit:	\$100
Maintenance Fee:	\$9
Interest:	Maintain a minimum daily balance of \$1,000; compounded monthly.
Checks/Deposits:	Free Checks
Allowance per month:	Unlimited
Safe Deposit Box:	50% off original price.

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 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.

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 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.

REGULAR SAVINGS

Minimum Opening Deposit:	\$100
Maintenance Fee:	No monthly maintenance fee if account maintains a minimum daily balance of \$100, if balance falls below \$100, the account will be charged a \$3 maintenance fee.
Interest:	Maintain a minimum daily balance of \$100, compounded quarterly.
Allowance per Month:	6 withdrawals per quarter, excess transfers, \$2 per transaction.

MINOR SAVINGS

Minimum Opening Deposit:	\$50
Maintenance Fee:	None
Interest:	Maintain a minimum daily balance of \$50, compounded quarterly.
Allowance per Month:	6 withdrawals per quarter. Excess transfers \$2 per transaction.

Additional Services:

CD/IRAs: Short term and long term maturities with competitive rates.

Loan Products*

- Overdraft Protection Lines of Credits*
- Consumer Loans*
- Home Secured Loans*
- Home Equity Lines of Credit*

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