



MILLENNIUM  
BANK

# A Warm Welcome

To Our North Georgia National Bank Customers



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Welcome to

# Millennium Bank

Dear Valued Customer,

Welcome to Millennium Bank. We are pleased to introduce ourselves and look forward to supporting your personal and professional finances.

At Millennium Bank, we specialize in friendly, community-oriented customer service. Our customers and advocates are individuals who prefer local banking relationships. Owned and headquartered in nearby Chattanooga, we are your neighbors and friends.

Founded in 1999, Millennium is in its third decade of existence. The franchise is excited at the prospect of continued growth in your hometowns, furthering the region's prosperity. Thank you for your patronage, and please reach out in the near future when any banking need arises or just for an introduction. We welcome both.

Sincerely,  
Nick Jackson  
Interim President

# 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.



Twenty seven years later, Millennium Bank is still locally owned and operated, serving its community with five banking locations in Tennessee and four in Florida, and managing over \$40 million in capital, over \$450 million in assets, over \$400 million in loans, and over \$400 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.

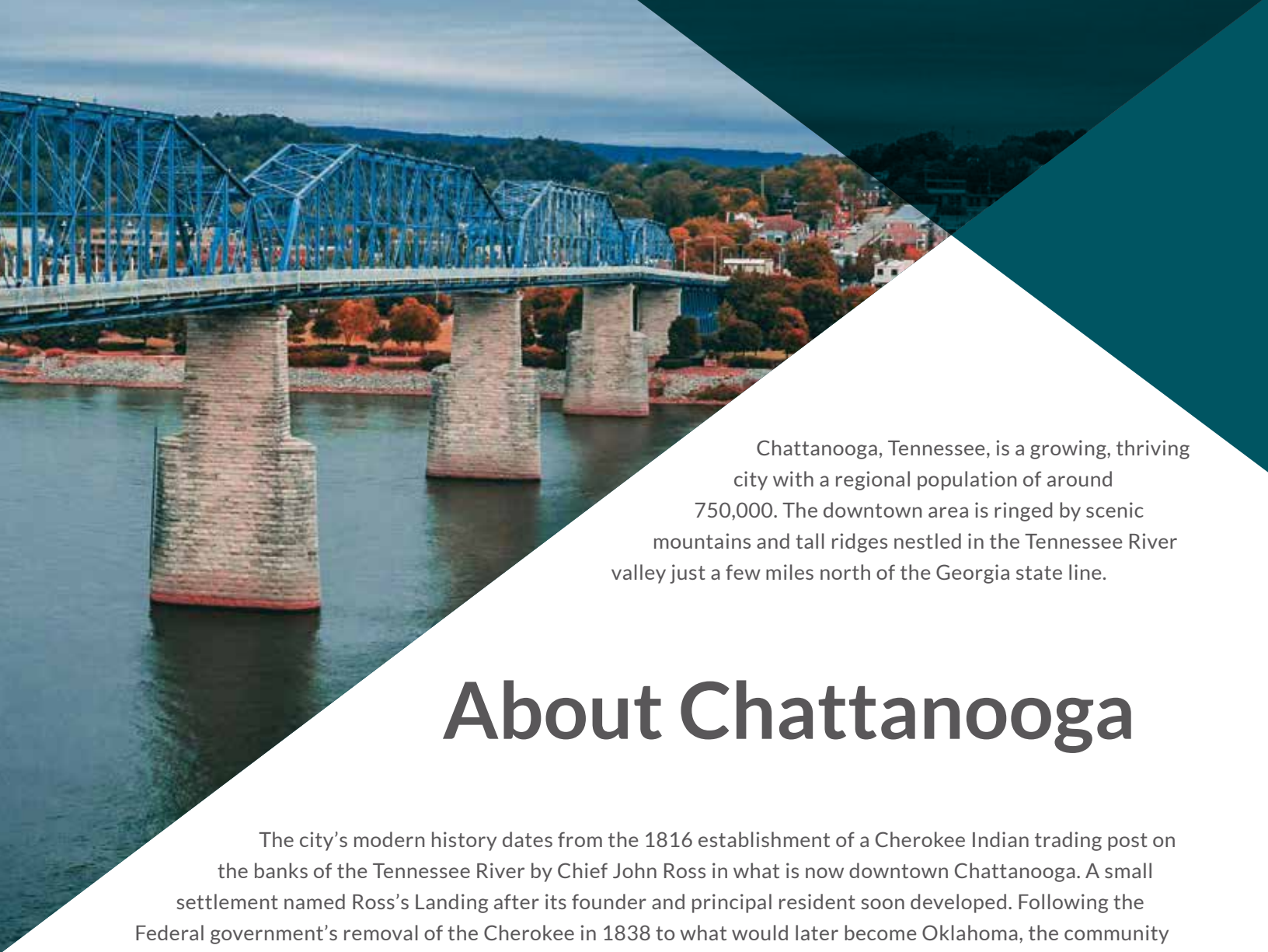
*Bank Locally. Live Easily.*

Millennium Bank and North Georgia National 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 North Georgia National Bank's customers to our family.



Member  
**FDIC**





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.

# About Chattanooga

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 had become an important industrial and rail center, connecting arteries from Alabama and Mississippi to Nashville, Atlanta, Knoxville and Virginia. 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

### Friday, May 8

Beginning at 6:00 PM on Friday, May 8, all NGNB banking systems will be offline for the weekend, and there will be no access to internet banking or the mobile banking app. You may continue to view your account through internet banking, but you will not be able to take any action until Monday, May 11.

NGNB debit cards will continue to function normally during the weekend except for balance inquiries. Certain direct money transfer credits made with your debit card, such as person-to-person app payments (e.g., Uber, Lyft, Venmo, Zelle, or Cash App), will be declined as a precaution. Debit card purchases will continue to function normally.

### Saturday, May 9

All banking offices will be closed.

### Monday, May 11

Your new Millennium Bank debit card will begin working at 12:01 AM on Monday, May 11, but must first be activated by calling the number on the sticker and following the prompts. Be sure to activate your card so it's ready to use.

Millennium Bank internet banking will be accessible at 8:00 AM on Monday, May 11, at our website [www.millenniumbank.com](http://www.millenniumbank.com). Your internet banking user ID will remain the same. For your first login, enter your temporary password, which is the last four digits of your Social Security number or business tax ID number. You will then be prompted to enter a permanent password, select security questions, and accept an e-statement enrollment disclosure. Please be sure to opt in for e-statements at this time.

Online bill pay will also be accessible at this time.

After accessing internet banking for the first time, you may download the Millennium Bank mobile 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 on their normal schedules to serve our customers and address any questions. Our team members will be available to help customers access and navigate online banking services. Desktop computers will be available in each office for customer use if needed.



# Important Information

## Account Numbers

While most loan and deposit account numbers will remain unchanged, customers whose account numbers need to be changed have been notified directly by a bank representative in advance of the conversion.

## Account Statements

NGNB will generate final statements on all accounts during nightly processing on Friday, May 8. This date may differ from your normal statement date, and you may have a different statement date after the conversion is complete.

## Automated Teller Machines

Your NGNB debit card can be used to access ATMs during the weekend of Friday, May 8, through Sunday, May 10. Our ATMs may be down intermittently throughout the weekend as the software is loaded; however, if you use another bank's ATM, please bring us your receipt, and we will gladly refund any foreign ATM service charge during this time.

Beginning at 12:01 AM on Monday, May 11, 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 available at most Publix stores in Georgia, Tennessee, Florida, Alabama, North Carolina, South Carolina, Kentucky, and Virginia.

## 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 NGNB routing information will be automatically routed to Millennium Bank by the Federal Reserve Bank. After Monday, May 11, you may change the routing number with your employer or payees to Millennium Bank's routing number, 064208518.

## Automatic Funds Transfers (AFT)

Your current recurring automatic funds transfers (AFTs) set up in the NGNB banking system will convert to the new system, as will AFTs set up in NGNB internet and mobile banking systems.

## Bill Pay Online

Millennium Bank's online bill pay system will be accessible to you beginning on Monday, May 11, at 8:00 AM

## Branch Hours & Locations

In addition to our existing branch locations in Calhoun and Dalton, you will now have access to Millennium Bank branches in Tennessee and Florida. Branch hours at our local offices will not change. Tennessee and Florida hours are located on the back of the brochure.

## Certificates of Deposit

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

## Checks

You may continue using your existing NGNB checks until they run out. Upon clearing checks with NGNB, the Federal Reserve Bank will automatically route the routing information to Millennium Bank. When you are ready to reorder checks, you may do so on our website at [www.millenniumbank.com](http://www.millenniumbank.com) or by visiting any of our banking offices for assistance.

## Cut Off Times

For transactions to be processed on the same business day, they 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, except for federal banking holidays. Business transacted at the Belmont office on Saturdays will continue to be processed as Monday's business day.

- **Branch Deposits**  
4:00 PM Monday – Wednesday  
5:00 PM Thursday & Friday  
Saturday work will continue to process on Monday's business date.
- **Mobile Banking Deposits**  
3:00 PM Monday – Friday
- **Wire Transfers International and Domestic**  
All incoming wires 5:00 PM  
Monday - Friday  
Outgoing wires will be cut off at:  
2:30 PM for International  
Monday - Friday  
3:00 PM for Domestic  
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

On April 23, a new Millennium Bank debit card will be mailed to all current NGNB debit cardholders. After you receive your new debit card, you may activate it beginning on Monday, April 27, by calling the toll-free number on the activation sticker. During the activation call, you will be prompted to select a 4-digit PIN. The Millennium Bank debit card will not work until 12:01 AM on Monday, May 11. Your NGNB debit card will become inactive at midnight on Sunday, May 10.

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, May 10, you may download our debit card management app, CardValet, from the Apple or Google Play 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 card, you can add it to your Apple Pay, Google Pay, or Samsung Pay digital wallet.

## Deposit Accounts

Your current deposit product will be moved to the Millennium Bank account that closest matches your existing product. Please refer to the materials provided in this booklet regarding account information. If you would like to request a change to a different product, please contact your Relationship Banker. Any applicable service charges will be waived for the first 90 days, so please make any changes to your account before that time.

## Direct Deposit

Your direct deposits will continue to be credited to your account as they have been with NGNB. 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 Monday, May 11, to update the routing number in their files to Millennium Bank's routing number, 064208518.

## E-statements and E-notices

You will need to opt-in for e-statements and e-notices via online banking. Contact a banker for help if needed.

Twelve months of historical e-statements and e-notices will be converted to Millennium Bank's system; however, the historical statement 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 Friday, May 8, at 6:00 PM.

## **Internet Banking (Business) and Cash Management**

Millennium Bank's internet banking system will be accessible beginning at 8:00 AM on Monday, May 11. The website is [www.millenniumbank.com](http://www.millenniumbank.com). Your internet banking user ID will remain the same. For your first login, enter your temporary password: the last 4 digits of your Social Security number or your business tax ID number. You will then be prompted to enter a permanent password, select security questions, and accept an e-statement enrollment disclosure. Please be sure to opt in for e-statements at this time. Your linked accounts, account nicknames, and recurring transfers will all be converted.

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

### **Internet Banking**

Millennium Bank's internet banking system will be accessible beginning at 8:00 AM on Monday, May 11. Your internet banking user ID will remain the same. For your first login, enter your temporary password: the last 4 digits of your Social Security number or your business tax ID number. You will then be prompted to enter a permanent password, select security questions, and accept an e-statement enrollment disclosure. Please be sure to opt in for e-statements at this time. Your linked accounts, account nicknames, and recurring transfers will all be converted.

### **Loans**

The conversion will not have any impact on your existing loan number(s) or your existing loan rate, terms, conditions, or account officer. Customers whose account numbers need to be changed have been contacted by a bank representative. Your payment notice will change in appearance; however, please continue to make your loan payments as usual until further notice.

### **Mobile Banking App**

Beginning on Monday, May 11, 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. Should you need assistance with this process, we will have staff and desktop computers available at our offices to help you. Your mobile banking user ID and password will be the same as those used for internet banking. If you would like to enroll in mobile banking remote deposit, an enrollment link is available in the mobile banking app.

### **Remote Deposit Capture**

Business customers who use NGNB's remote deposit capture services must 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, May 11. Clearing checks and electronic ACH debits and credits bearing NGNB's routing number will be automatically routed to Millennium Bank by the Federal Reserve Bank. Wire transfers bearing NGNB's routing number will be automatically routed to Millennium Bank for a one-year transitional period. To ensure timely credit for incoming wire transfers, please provide updated wire transfer instructions as soon as practical.

### **Zelle**

Access to Zelle® will be unavailable until mid to late May. Once restored, users must re-enroll in Zelle® through Millennium Bank. Additional information will be communicated once access is restored. Please make alternative arrangements during this blackout period.

### **TIB Credit Card**

If you currently have an NGNB credit card, there will be no changes to your account and your card will continue to function as usual.

### **Safe Deposit Box**

The annual lease fee on your safe deposit box will not change during the conversion; however, the fee may

change at the time of its next renewal. Renewal notices will be sent in advance of the renewal. Due to increased insurance expenses, we will no longer offer free safe deposit boxes as a benefit of any account. Please refer to the current fee schedule for pricing information.

## Telephone Banking

Bankline can be accessed by dialing our existing telebanking number at (423) 238-3450. 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.

If you have an existing wire transfer agreement with NGNB, a bank representative will contact you to update the agreement.

## 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 \_\_\_\_\_

# Safe Deposit Box Fees

Annual rent will be auto-deducted from the renter's Millennium Bank checking account.

Box Size	Annual Rent
3x5	\$35
5x5	\$40
3x10	\$50
10x10	\$90
Box Drilling	Price set by BankPak
Lost Key	Price set by BankPak*
Late Payment	None

\* Full lock is replaced

# Personal Fee Schedule

## Personal Account Deposit 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	\$5.00
Dormant Account Fee (Monthly)**	\$3.00
Sweep Transfer Per Transfer	\$5.00
Telephone Transfer Per Transfer	\$2.00
Foreign Currency / Foreign Check Collection Fee	\$25.00

### Customer Services

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
ATM/Debit Card Replacement Card Per Card	\$5.00
Cashier's Check	\$5.00

### Wire Transfer Fees

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

### 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

\*NSF Paid Item and NSF Returned Items Fees will be assessed each time an item is presented. 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.

# Business/Commercial Fee Schedule

## 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 (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.

# Checking Account Conversions

	NGNB Account Name	Millennium Bank Account Name	Features	Interest Tiers
For Consumers	Bank@Work Personal Checking Relationship Rewards Senior Relationship Rewards	Benefits Premier Checking	\$8.00 daily fee, waived with \$2,500 daily balance. Minimum balance to open \$100 Statements - \$0.00 for paper, \$0.00 for eStatement	Tier 1 - \$1,000.00 No interest paid if daily balance falls below \$1,000.00
	Free Checking Spirit Checking	Community Checking	No monthly fee, no minimum balance Minimum balance to open \$100 Statements - \$3.00 for paper, \$0.00 for eStatement	Does not earn interest
For Businesses	Business Checking Small Business Checking	Business eAdvantage Checking	No monthly fee, no minimum balance 250 free items, then \$0.50 per item Minimum balance to open \$500.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Does not earn interest
	Business Analysis Checking MSB Business Analysis Checking	Commercial Analysis Checking	Analysis fees offset by monthly earnings credit Minimum balance to open \$500.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Does not earn interest
	Small Business NOW Non-IOLTA Customers	Commercial Interest Checking	\$15.00 monthly fee, waived with \$5000.00 average monthly collected balance 100 free items, then \$0.50 per item Minimum balance to open \$500.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Tier 1 - \$5,000.00 Tier 2 - \$100,000.00 No interest paid if daily balance falls below \$5,000.00
	Interest Bearing Public Funds Checking Public Funds Checking	Public Funds Interest Checking	\$15.00 monthly fee, waived with \$5000.00 average monthly collected balance 100 free items, then \$0.50 per item Minimum balance to open \$500.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Tier 1 - \$5,000 Tier 2 - \$100,000 No interest paid if daily balance falls below \$5,000
	Small Business NOW Current NGNB IOLTA Customers	GA IOLTA Checking	\$15.00 monthly fee, waived with \$5000.00 average monthly collected balance 100 free items, then \$0.50 per item Minimum balance to open \$500.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Tier 1 - \$5,000.00 Tier 2 - \$100,000.00 No interest paid if daily balance falls below \$5,000.00

# Account Conversions

	NGNB Account Name	Millennium Bank Account Name	Features	Interest Tiers	
Savings Accounts	Personal/Traditional Savings Ship Shape Savings Business Savings	EZ Savings	\$5.00 daily fee, waived with \$100.00 average monthly collected balance 6 free withdrawals, then \$4.00 per debit withdrawal Minimum balance to open \$100.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Tier 1-\$100.00 No interest paid if average monthly collected balance falls below \$100.00	For Consumers & Businesses
Money Market Accounts	Personal Money Market Balances of \$49,999.99 or less on 5/8/2026	Millennium Money Market	\$10.00 daily fee, waived with \$1,000.00 average monthly collected balance 6 free withdrawals, then \$8.00 per withdrawal Minimum balance to open \$1,000.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Tier 1-\$1,000.00 Tier 2-\$50,000.00 Tier 3-\$100,000.00 Tier 4-\$200,000.00 No interest paid if average monthly collected balance falls below \$1,000.00	For Consumers
	Personal Money Market Balances of \$50,000 to \$199,999.99 on 5/8/2026 Business Money Market Balances of \$50,000 to \$199,999.99 on 5/8/2026	Premier Money Market	\$20.00 daily fee, waived with \$50,000.00 average monthly collected balance 6 free withdrawals, then \$10.00 per debit withdrawal Minimum balance to open \$50,000.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Tier 1-\$50,000.00 Tier 2-\$75,000.00 Tier 3-\$100,000.00 No interest paid if average monthly collected balance falls below \$50,000.00	For Consumers & Businesses
	Personal Money Market Balances of \$200,000 or more on 5/8/2026 Business Money Market Balances of \$200,000 or more on 5/8/2026	M.A.C. Money Market	\$50.00 daily fee, waived with \$200,000.00 average monthly collected balance 6 free withdrawals, then \$10.00 per debit withdrawal Minimum balance to open \$50,000.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Tier 1-\$50,000.00 Tier 2-\$100,000.00 Tier 3-\$200,000.00 No interest paid if average monthly collected balance falls below \$50,000.00	For Consumers & Businesses
	Business Money Market Balances of \$49,999.99 or less on 5/8/2026	Business Money Market	\$15.00 daily fee, waived with \$5,000.00 average monthly collected balance 6 free withdrawals, then \$8.00 per debit withdrawal Minimum balance to open \$5,000.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Tier 1-\$5,000.00 Tier 2-\$50,000.00 Tier 3-\$100,000.00 Tier 4-\$200,000.00 No interest paid if average monthly collected balance falls below \$5,000.00	For Business
	Public Funds MMA	Public Funds Money Market	\$15.00 monthly fee, waived with \$50,000.00 average monthly collected balance 6 free withdrawals, then \$8.00 per debit withdrawal Minimum balance to open \$50,000.00 Statements-\$3.00 for paper, \$0.00 for eStatement	Tier 1-\$50,000.00 Tier 2-\$100,000.00 Tier 3-\$200,000.00 No interest paid if average monthly collected balance falls below \$50,000.00	For Business

# Benefits Premier Checking

Financial Features	Benefits Premier Checking	Benefits Checking
Earns Interest *Paid by maintaining a \$1,000.00 minimum daily balance	✓	
Complimentary Basic Checks	1 Box Annually	First Order Only
Online Banking, BillPay, Mobile Banking, ATM/Debit Card	✓	✓
Complimentary Cashier's Checks	✓	
Complimentary eStatements or Paper Statements	✓	Complimentary eStatements (Paper Statements - \$3.00 per month)
Monthly Maintenance Fee *Waived by maintaining a \$2,500.00 minimum daily balance	\$8.00	\$6.00

## IDPROTECT®

Identity theft monitoring and resolution service<sup>1</sup> for you and your joint account holders:

- Up to \$10,000 Identity Theft Expense Reimbursement Coverage<sup>2</sup> – to cover expenses associated with restoring your identity.
- Fully Managed Identity Theft Resolution Services – access to a dedicated fraud specialist assigned to manage your case until your identity is restored.
- Identity Monitoring – monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified. (Registration/activation required)
- Credit File Monitoring– daily credit file monitoring and automated alerts of key changes to your single bureau credit report. (Registration/activation required)
- Credit Report – ability to request a single bureau report every six months or upon opening a resolution case. (Registration/activation required)
- Credit Score<sup>3</sup>– ability to request a single bureau score every month. (Registration/activation required)
- Credit Score Tracker – receive valuable insight into your credit score. <sup>3,4</sup>
- Debit and Credit Card Registration – register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (Registration/activation required)
- Financial Wellness 360° – access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. (Available via mobile and web only)
- CyberRecover™–Get 24/7 access to personal cyber advocates who can help defend against extortion, ransomware, online fraud, gaming security risks and more. Stay protected with expert support when you need it.

## Up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance<sup>2</sup>

Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

## Cell Phone Protection<sup>2</sup>

Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per eligible account, per twelve-month period. Covers up to four phones on a cellular telephone bill. *(Cell phone bill must be paid using this account.)*

## Debit Advantage<sup>®</sup> – Buyer’s Protection<sup>2</sup> and Extended Warranty<sup>2</sup>

Item(s) must be purchased entirely with this account for coverage.

## Roadside Assistance<sup>2</sup>

24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve month period.

## Shopping Rewards<sup>™</sup>

You have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it’s that easy! *(Registration/activation required; available via mobile and app only)*

## Travel and Leisure Discounts

Money-saving discounts from thousands of local and national businesses- redeem and print coupons online or access discounts from a mobile device. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. *(Available via mobile and web only)*

## Health Discount Savings

Enjoy savings on vision, prescriptions and dental services. This is NOT insurance. *(Registration/activation required)*

### Disclosures:

<sup>1</sup>Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a “signer” on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.

<sup>2</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

<sup>3</sup> Credit Score is a VantageScore 3.0 based on single bureau credit data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

<sup>4</sup> Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

# Benefits Premier Checking (cont.)

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$1,000.00	0.000%	0.00%
2	Equal to or greater than \$1,000.00	0.100%	0.10%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$100.00 to open this account. A Maintenance Fee of \$8.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$2,500.00.

You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. If your daily balance falls below \$1000.00 you will not receive interest on the balance in your account for the cycle or month.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity. Dormant Account Fees may be assessed on checking accounts with balances of less than \$1000.00 beginning the month following when the account is coded dormant. Checking 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 12 month time frame.

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## **Balance Computation Method**

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

## **Accrual on Noncash Deposits**

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## **Transactions Limitations**

No transaction limitations apply to this account.

## **Fees and Charges**

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

# Community Checking

## Minimum Balance Requirements

You must deposit \$100.00 to open this account.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per statement cycle will be charged after 12 months of inactivity. Dormant Account Fees may be assessed on checking accounts with balances of less than \$ 1000.00 beginning the month following when the account is coded dormant. Checking 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 12 month time frame.

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Transaction Limitations

No transaction limitations apply to this account.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$3.00 Paper Statement fee that is assessed to the account every statement cycle if you elect to not enroll in Electronic Statements.

# Business eAdvantage Checking

## Minimum Balance Requirements

You must deposit \$500.00 to open this account.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity. Dormant Account Fees may be assessed on checking accounts with balances of less than \$1000.00 beginning the month following when the account is coded dormant. Checking 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 12 month time frame.

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Transaction Limitations

First 250 items per month at no charge; \$0.50/each thereafter.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$3.00 Paper Statement fee that is assessed to the account every statement cycle if you elect to not enroll in Electronic Statements.

# Commercial Analysis Checking

## Minimum Balance Requirements

You must deposit \$500.00 to open this account.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity. Dormant Account Fees may be assessed on checking accounts with balances of less than \$1000.00 beginning the month following when the account is coded dormant. Checking 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 12 month time frame.

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Transaction Limitations

No transaction limitations apply to this account.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

# Commercial Interest Checking

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.000%	0.00%
2	Equal to or greater than \$5,000.00 but less than \$100,000.00	0.100%	0.10%
3	Equal to or greater than \$100,000.00	0.250%	0.25%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$500.00 to open this account.

A service charge of \$15.00 will be imposed every statement cycle if the average monthly collected balance for the statement cycle falls below \$5,000.00.

You must maintain a minimum daily balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity. Dormant Account Fees may be assessed on checking accounts with balances of less than \$1000.00 beginning the month following when the account is coded dormant. Checking 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 12 month time frame.

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

# Commercial Interest Checking (cont.)

## Balance Computation Method

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

## Accrual on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Transactions Limitations

First 100 items per month at no charge; \$0.50/each thereafter.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

# Public Funds Interest Checking

## Eligibility Requirements

Public Funds Interest Checking accounts offered by Millennium Bank are interest bearing transaction accounts, and available only to municipalities and other public entities that are required to have a collateralized account.

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.000%	0.00%
2	Equal to or greater than \$5,000.00 but less than \$100,000.00	0.100%	0.10%
3	Equal to or greater than \$100,000.00	0.250%	0.25%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$500.00 to open this account.

A service charge of \$15.00 will be imposed every statement cycle if the average monthly collected balance for the statement cycle falls below \$5,000.00.

You must maintain a minimum daily balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity. Dormant Account Fees may be assessed on checking accounts with balances of less than \$1000.00 beginning the month following when the account is coded dormant. Checking 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 12 month time frame.

# Public Funds Interest Checking (cont.)

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Balance Computation Method

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

## Accrual on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Transactions Limitations

First 100 items per month at no charge; \$0.50/each thereafter.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

# GA IOLTA Checking

## Eligibility Requirements

IOLTA accounts offered by Millennium Bank are interest bearing checking accounts. These accounts are only available to lawyers and law firms for meeting the requirements of the GA Bar Foundation IOLTA program requirements.

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.000%	0.00%
2	Equal to or greater than \$5,000.00 but less than \$100,000.00	0.100%	0.10%
3	Equal to or greater than \$100,000.00	0.250%	0.25%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$500.00 to open this account.

A service charge of \$15.00 will be imposed every statement cycle if the average monthly collected balance for the statement cycle falls below \$5,000.00.

You must maintain a minimum daily balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity. Dormant Account Fees may be assessed on checking accounts with balances of less than \$1000.00 beginning the month following when the account is coded dormant. Checking 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 12 month time frame.

# GA IOLTA Checking (cont.)

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Balance Computation Method

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

## Accrual on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Transaction Limitations

First 100 items per month at no charge; \$0.50/each thereafter

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

# EZ Savings

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$100.00	0.000%	0.00%
2	Equal to or greater than \$100.00	0.250%	0.25%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded quarterly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$100.00 to open this account. A maintenance fee of \$5.00 will be imposed every quarter if the average daily balance for the quarter falls below \$100.00.

You must maintain a minimum average daily balance of \$100.00 to obtain the disclosed annual percentage yield. If your average collected balance falls below \$100.00 in the quarter or cycle, you will not receive interest on the balance in your account.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity. Dormant Account Fees may be assessed on checking accounts with balances of less than \$1,000.00 beginning the month following when the account is coded dormant. Checking 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 12 month time frame.

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

# EZ Savings (cont.)

## Balance Computation Method

We use the average balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

## Accrual on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Transactions Limitations

You may make 6 withdrawal(s) from your account every quarter. If you go over this limit, you will incur a charge of \$4.00 for each transaction after the initial six (6). The transaction limit does not apply to in-person withdrawals or withdrawals at an ATM.

## Current Rate Information

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 02/22/2026. To obtain the current rate(s) and annual percentage yield information, please call (423) 238-1111.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$3.00 Paper Statement fee that is assessed to the account every statement cycle if you elect to not enroll in Electronic Statements.

# Millennium Money Market

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$1,000.00	0.000%	0.00%
2	Equal to or greater than \$1,000.00 but less than \$50,000.00	1.250%	1.26%
3	Equal to or greater than \$50,000.00 but less than \$100,000.00	1.250%	1.26%
4	Equal to or greater than \$100,000.00 but less than \$200,000.00	1.500%	1.51%
5	Equal to or greater than \$200,000.00	1.500%	1.51%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$1,000.00 to open this account. A maintenance fee of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$1,000.00.

You must maintain a minimum average daily balance of \$1,000.00 to obtain the disclosed annual percentage yield. If your average collected balance falls below \$1,000.00 you will not receive interest on the balance in your account for the cycle or month.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

Dormant Account Fees may be assessed on money market accounts with balances of less than \$1,000.00 beginning the month following when the account is coded dormant. Money market 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 12 month time frame.

# Millennium Money Market (cont.)

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Balance Computation Method

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

## Accrual on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Transactions Limitations

You may make 6 withdrawal(s) from your account every statement cycle. If you go over this limit, you will incur a charge of \$8.00 for each transaction after the initial six (6). The transaction limit does not apply to in-person withdrawals or withdrawals at an ATM.

## Current Rate Information

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 02/22/2026. To obtain the current rate(s) and annual percentage yield information, please call (423) 238-1111.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$3.00 Paper Statement fee that is assessed to the account every statement cycle if you elect to not enroll in Electronic Statements

# Premier Money Market

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$50,000.00	0.000%	0.00%
2	Equal to or greater than \$50,000.00 but less than \$75,000.00	1.250%	1.26%
3	Equal to or greater than \$75,000.00 but less than \$100,000.00	1.500%	1.51%
4	Equal to or greater than \$100,000.00	2.000%	2.02%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$50,000.00 to open this account. A maintenance fee of \$20.00 will be imposed every month if the average daily balance for the month falls below \$50,000.00.

You must maintain a minimum average daily balance of \$50,000.00 to obtain the disclosed annual percentage yield. If your average collected balance falls below \$50,000.00 you will not receive interest on the balance in your account for the cycle or month.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

Dormant Account Fees may be assessed on money market accounts with balances of less than \$1,000.00 beginning the month following when the account is coded dormant. Money market 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 12 month time frame.

# Premier Money Market (cont.)

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Balance Computation Method

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

## Accrual on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Transactions Limitations

You may make 6 withdrawal(s) from your account every statement cycle. If you go over this limit, you will incur a charge of \$10.00 for each transaction after the initial six (6). The transaction limit does not apply to in-person withdrawals or withdrawals at an ATM.

## Current Rate Information

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 02/22/2026. To obtain the current rate(s) and annual percentage yield information, please call (423) 238-1111.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$3.00 Paper Statement fee that is assessed to the account every statement cycle if you elect to not enroll in Electronic Statements

# M.A.C. Money Market

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$50,000.00	0.000%	0.00%
2	Equal to or greater than \$50,000.00 but less than \$100,000.00	1.000%	1.00%
3	Equal to or greater than \$100,000.00 but less than \$200,000.00	1.250%	1.26%
4	Equal to or greater than \$200,000.00	2.500%	2.53%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$50,000.00 to open this account. A maintenance fee of \$50.00 will be imposed every month if the average daily balance for the month falls below \$200,000.00.

You must maintain a minimum average daily balance of \$50,000.00 to obtain the disclosed annual percentage yield. If your average collected balance falls below \$50,000.00 you will not receive interest on the balance in your account for the cycle or month.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

Dormant Account Fees may be assessed on money market accounts with balances of less than \$1,000.00 beginning the month following when the account is coded dormant. Money market 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 12 month time frame.

# M.A.C. Money Market (cont.)

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (A TM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Balance Computation Method

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

## Accrual on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Transactions Limitations

You may make 6 withdrawal(s) from your account every statement cycle. If you go over this limit, you will incur a charge of \$10.00 for each transaction after the initial six (6). The transaction limit does not apply to in-person withdrawals or withdrawals at an A TM.

## Current Rate Information

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 02/22/2026. To obtain the current rate(s) and annual percentage yield information, please call (423) 238-1111.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$3.00 Paper Statement fee that is assessed to the account every statement cycle if you elect to not enroll in Electronic Statements

# Business Money Market

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.000%	0.00%
2	Equal to or greater than \$5,000.00 but less than \$50,000.00	1.250%	1.26%
3	Equal to or greater than \$50,000.00 but less than \$100,000.00	1.250%	1.26%
4	Equal to or greater than \$100,000.00 but less than \$200,000.00	1.500%	1.51%
5	Equal to or greater than \$200,000.00	1.500%	1.51%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$5,000.00 to open this account. A maintenance fee of \$15.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$5,000.00.

You must maintain a minimum average daily balance of \$5,000.00 to obtain the disclosed annual percentage yield. If your average collected balance falls below \$5,000.00 you will not receive interest on the balance in your account for the cycle or month.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

Dormant Account Fees may be assessed on money market accounts with balances of less than \$1,000.00 beginning the month following when the account is coded dormant. Money market 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 12 month time frame.

# Business Money Market (cont.)

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Balance Computation Method

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

## Accrual on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Transactions Limitations

You may make 6 withdrawal(s) from your account every statement cycle. If you go over this limit, you will incur a charge of \$8.00 for each transaction after the initial six (6). The transaction limit does not apply to in-person withdrawals or withdrawals at an ATM.

## Current Rate Information

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 02/22/2026. To obtain the current rate(s) and annual percentage yield information, please call (423) 238-1111.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$3.00 Paper Statement fee that is assessed to the account every statement cycle if you elect to not enroll in Electronic Statements

# Public Funds Money Market

## Rate Information

The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$50,000.00	0.000%	0.00%
2	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.250%	0.25%
3	Equal to or greater than \$100,000.00 but less than \$200,000.00	1.500%	1.51%
4	Equal to or greater than \$200,000.00	1.500%	1.51%

Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

## Compounding and Crediting

Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

## Minimum Balance Requirements

You must deposit \$50,000.00 to open this account. A maintenance fee of \$15.00 will be imposed every month if the average daily balance for the month falls below \$50,000.00.

You must maintain a minimum average daily balance of \$50,000.00 to obtain the disclosed annual percentage yield. If your average collected balance falls below \$50,000.00 you will not receive interest on the balance in your account for the cycle or month.

## Dormant/Inactive Account Information

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

Dormant Account Fees may be assessed on money market accounts with balances of less than \$1,000.00 beginning the month following when the account is coded dormant. Money market 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 12 month time frame.

# Public Funds Money Market (cont.)

## Processing Order

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: any cash items (ATM withdrawals, teller cashed checks, cash withdrawals, wires transfers, etc), then any force pay point of sale debit card transactions and force pay ACH transactions, then returnable ACH transactions (electronically converted checks, recurring ACH transactions, etc), then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

## Balance Computation Method

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The average daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the average daily balance on which interest is paid.

## Accrual on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Transactions Limitations

You may make 6 withdrawal(s) from your account every statement cycle. If you go over this limit, you will incur a charge of \$8.00 for each transaction after the initial six (6). The transaction limit does not apply to in-person withdrawals or withdrawals at an ATM.

## Current Rate Information

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 02/22/2026. To obtain the current rate(s) and annual percentage yield information, please call (423) 238-1111.

## Fees and Charges

Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$3.00 Paper Statement fee that is assessed to the account every statement cycle if you elect to not enroll in Electronic Statements

# Substitute Check Policy Disclosure

## 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)238-1111 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

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.

## ELECTRONIC FUND TRANSFER SERVICES PROVIDED

**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. 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 based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

## 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 Banno Online Banking and Mobile Banking

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

You may access your accounts using our Banno 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 Banno online banking service by visiting our website, [www.millenniumbank.com](http://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.

## FedNOW Real Time Payment Services

The services available through use of FedNOW Real Time Payment Services are described below.

### FedNOW Real Time Payment Services

You may receive credit transactions into your checking account(s), savings account(s), money market account(s), and NOW account(s).

## Transaction Limitations - FedNOW Real Time Payment Services

### Real Time Payment Credit Transaction Limitations

You may receive credit transactions up to \$100,000.00 per day using FedNOW Real Time Payment Services.

### Real Time Payment Send Transaction Limitations

The bank does not allow send transactions using FedNOW Real Time Payment Services.

## Electronic Check Conversion

If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this 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

We may limit 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 may be limited to six ( 6) such transactions from each savings or money market account you have per statement period for purposes of making a payment to a third party or by use of a telephone, computer, or wireless handheld device. Please refer to the Account Agreement for more information regarding transaction limitations.

## 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 terminals, 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 your 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 ten (10) days before each payment, when it will be made and how much it will be. 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 Our Responsibility to Notify Us 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: (888)574-3016 (24 Hours)

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 or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN or internet banking access code 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 or internet banking access code and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN or internet banking access code 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, 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: (888) 574-3016 (24 hours)

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.

**Preauthorized 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.

# Funds Availability Disclosure

This disclosure describes your ability to withdraw funds at Millennium Bank. It applies to the availability of funds in all of your accounts except for funds deposited to certificate of deposit (CD) accounts. We reserve the right to delay the availability of funds deposited to these accounts for periods longer than those outlined in this disclosure. Please ask us if you have a question about which accounts are affected by our availability policy. For purposes of this disclosure, the terms “you” or “your” mean customer and the terms “our,” “we,” or “us” mean Millennium Bank.

## Your Ability to Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day that we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. 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.

## Deposits At Other Locations

This availability policy only applies to funds deposited at Millennium Bank. Please inquire for information about the availability of funds deposited at other locations.

## Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. 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 \$275.00 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 on the same business day, 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 send 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.

In addition, 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 \$6,725 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (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.

## 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 electronic direct deposits to your account will be available on the day we receive the deposit. Funds from the first \$6,725.00 of a day's total deposits of the following will also be available on the same business day that we receive the deposit if the deposit meets certain conditions. For example, the checks must be payable to you.

- Cash
- Wire transfers
- 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

The excess over \$6,725.00 of a day's total check deposits will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the first business day after the day of your deposit. Funds from all other check deposits will be available on the ninth 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 Proprietary Automated Teller Machines (ATMs)

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 ATM Information

If you make a deposit at an ATM that is owned and operated by us before 3:00 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 3:00 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.

## 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.

# 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and credit history
- Credit scores and account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

### 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 non-affiliates to market to you

No

We Don't Share

## Questions?

Call (423) 238-1111 or go to [www.millenniumbank.com](http://www.millenniumbank.com)

## 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?

We collect your personal information, for example, when you:

- 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

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Millennium Bank does not share with our affiliates.*

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Millennium Bank does not share with non-affiliates so they can market to you.*

**Joint Marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partner(s) include bank marketing firms.*

# Frequently Asked Questions

We are excited to announce that North Georgia National Bank is joining 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.

## **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 begin on Friday evening, May 8. On Saturday, May 9, NGNB’s name will officially change to Millennium Bank. Over the weekend, NGNB’s systems will be offline in order to process the conversion information. Starting Monday morning, May 11, you will have complete access to the electronic banking features of Millennium Bank’s systems. We will do everything we can to minimize any inconvenience to all our customers.

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

No. Your existing checking, savings, money market, and certificate of deposit account number(s) will remain the same, as will your loan number(s). If your loan number or deposit account number needs to be changed, you will be contacted by one of our team members in advance.

## **Q: Do I have to reorder new checks?**

No. 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](http://www.millenniumbank.com) or visit any of our banking offices for assistance.

## **Q: Will the interest rate on my loans change?**

No. Loan rates and terms will remain unchanged according to the original terms of your note; however, the payment notices will look different.

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

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 adjust to current rates. Please refer to the information on available accounts for current rates.

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

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

## **Q: Will I still recognize my bankers?**

Yes! You’ll continue to see and be served by the same friendly, dependable NGNB bankers you know and trust.

## **Q: How can I learn more about Millennium Bank and the additional services that will be available after May 11?**

Visit [www.millenniumbank.com](http://www.millenniumbank.com) to learn more about some of the additional products and services you may want to take advantage of in the future.

**Q: Will I have to change my debit card?**

Yes. If you currently have an NGNB debit card, you will automatically receive a new Millennium Bank debit card in the mail in late April. The card will come in a plain white envelope, so please look for it. You may activate your new card 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 at 12:01 AM on Monday, May 11. Please use your current NGNB 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?**

Yes. You will need to update these payments to your new Millennium Bank debit card, as your NGNB debit card will not work after midnight on May 10.

**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?**

Yes. Our free app, CardValet, will be available for download from the Apple App Store or Google Play Store.

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

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 NGNB Bank e-statements and e-notices will be converted into Millennium Bank's internet banking system. However, this process is expected to take six weeks. If you will need any of these NGNB 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?**

Yes. You may call our existing telebanking number at (866) 367-6701, or (423) 238-3450. You can use this secure service, protected by your account number and PIN, 24/7 to access your account information. The first time you call, 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 bill pay?**

NGNB's online bill pay system will go offline at 6:00 PM on Sunday, May 3. To ensure payments arrive at their destination, the last date for scheduling payments will be Sunday, May 3, with payments due no later than Friday, May 8. No payment will be posted after May 8. Millennium Bank's online bill pay system will be accessible to you beginning on Monday, May 11 at 8:00 AM. You should download your payee information, historical bill payment activity, and any needed statement copies before Friday, May 8.

**Q: Does Millennium Bank offer a mobile banking app?**

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?**

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?**

There will be a few changes to certain fees, but overall, the differences will be minimal. Some monthly account service charges may change, and a few other fees have been adjusted for consistency. In some cases, fees may increase slightly, while others may decrease slightly. A complete fee schedule is included in this Welcome Book for your reference.

# Locations

## Georgia

### Belmont Drive

350 West Belmont Drive  
Calhoun, GA 30701  
706-629-6499

### Red Bud Road

100 Red Bud Road  
Calhoun, GA 30701  
706-624-3500

### Dalton Branch

1412 Chattanooga Ave Ext  
Dalton, GA 30720  
706-879-5700

### Dews Pond (ATM Only)

1131 Dews Pond Road  
Calhoun, GA 30701

## Tennessee

### Shallowford Road

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

### East Brainerd Branch

8045 E. Brainerd Road  
Chattanooga, TN 37421  
423-238-8300

### Downtown Branch

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

### Ooltewah Branch

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

### Southside Branch

1478 Market Street  
Chattanooga, TN 37402  
423-238-8390

## Florida

### Lake City Commons Branch

151 NW Commons Loop  
Lake City, FL 32055  
(386) 752-3322

### Lake City South Branch

514 SW State Road 47  
Lake City, FL 32025  
(386) 755-2755

### Ocala Boulevard Branch

1025 E Silver Springs Blvd  
Ocala, FL 34470  
(352) 512-6590

### Gainesville Tower 24 Branch

7515 SW 24th Avenue  
Gainesville, FL 32607  
352) 415-6029

## How to Contact Us



Visit [millenniumbank.com/about/contact-us](https://millenniumbank.com/about/contact-us).



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



Stop by your nearest Millennium Bank office.



MILLENNIUM  
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Member  
**FDIC**





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BANK

[millenniumbank.com](http://millenniumbank.com)  
1 (866) 691-5646

