

*Bank Locally.
Live Easily.*

Welcome to Millennium Bank

It is a distinct honor and privilege to have you as part of our banking family.

With a foundation of building strong, mutually beneficial relationships in all our markets, we pledge to bring you the finest in community banking products and services.

As your bank of choice, we believe the difference between banking, and banking *excellence*, begins with us!

Checking & Money Market Accounts

Online Banking with Bill Pay

Remote Deposit Capture

Cash Management Services

Sweep Accounts

Wires

ACH Origination Services

Express Banking

Commercial Lending Products

Construction Lending Products

Business Lines of Credit

Business Credit Card

Proudly serving Columbia, Alachua and Marion counties!

Lake City Downtown
173 NW Hillsboro Street
Lake City, FL 32055
(386) 752-1010

Lake City Commons
151 NW Commons Loop
Lake City, FL 32055
(386) 755-2755

Lake City South
514 SW State Road 47
Lake City, FL 32025
(386) 752-3322

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

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

24-Hour Bankline (866) 691-5646

www.millenniumbank.com



Taking Care of Business

With decades of experience behind us, we are perfectly seasoned at recognizing and appreciating the unique needs of businesses.

We proudly offer traditions of customer service excellence and smart business products to provide flexible options that help maximize your time and money so you can focus on running your business... instead of running to the bank!



MILLENNIUM
BANK

Business Deposit Accounts

Deposit accounts include free online banking and free MasterCard debit card for each authorized signer on the account(s).

Business E-Access Checking

- Minimum opening deposit \$50
- No monthly service charge or minimum balance
- Electronic statements only; paper statements available for \$2.00 per month
- Up to 250 items per month at no charge; \$.50 each item thereafter
- Non-interest bearing

Business Premier Checking

- Minimum opening deposit \$50
- Monthly service charge \$15.00, or no charge with minimum average balance of \$1,500
- Paper statement fee of \$2.00 waived when enrolled in electronic statements
- Up to 500 items per month at no charge; \$.50 each item thereafter
- Non-interest bearing

Business Interest Checking

- Minimum opening deposit \$50
- Monthly service charge \$15.00, or no charge with minimum average balance of \$1,500
- Paper statement fee of \$2.00 waived when enrolled in electronic statements
- Up to 500 items per month at no charge; \$.50 each item thereafter
- Interest bearing based on balance; minimum balance to earn interest is \$2,500

Business Money Market

- Minimum opening deposit \$100
- Monthly service charge \$15.00, or no charge with minimum average balance of \$2,500
- Paper statement fee of \$2.00 waived when enrolled in electronic statements
- Six transfers or payments allowed per statement cycle per Federal law (does not apply to in-person or ATM withdrawals); \$5.00 each item thereafter
- Interest bearing based on balance; minimum balance to earn interest is \$2,500

Business Analysis Checking

- Minimum opening deposit \$250
- Minimum daily balance and net service charges are based off analysis of the account
- Interest determined by earnings credit
- Customized and molded to fit needs of each business
- Paper statement fee of \$2.00 waived when enrolled in electronic statements

Online Cash Management Suite

Cash Management services offer a full spectrum of information reporting, risk management, and short-term investment solutions for business customers.

While these can vary from simple to complex, every business needs some level of cash management.

The principles behind this help business customers by the following benefits:

1. Focus on operating cash and maximizing idle cash
2. Process money IN quickly and account for it
3. Manage money OUT efficiently and securely
4. Enhance information and control

Cash Management Products Include:

- Balance reporting
- Wires, domestic & international
- Automated Clearing House (ACH) services
- Zero Balance Accounts
- Positive Pay
- Sweep Services/Lines of Credit
- Online Banking

Cash Management Services can help increase cash availability, reduce costs, manage or reduce exposure to risk and accelerate access to and insights from data.



Merchant Services

Commercial customers have the ability to accept credit card transactions at their business locations.

With low monthly fees, easy equipment setup, and 24-hour exceptional customer service, you can easily offer customers flexible payment choices.

Business Loans

Millennium Bank wants to be your partner in growing your business, and we understand financing is an integral part of your success. Whether it's the need to purchase new equipment or expand your building, we have an option for you!

- Commercial real estate loans
- Construction loans
- Working capital/equipment financing
- Lines of credit/letters of credit
- SBA loans

All loans subject to credit approval

Business Credit Cards

- MasterCard credit cards available
- Employee cards at no additional cost
- Chip card security and fraud monitoring

Cards issued and serviced by third party provider