

# The FREE Schedule

## **Free** Visa Debit Card\*

\*Some restrictions apply for issuance.

\*Fees charged by other banks for use of their ATMs still apply.

## **Free** Checks

## **Free** Online Banking

## **Free** Bill Pay

## **Free** Cashier's Checks

## **Free** Image Statements



6392 Artesian Circle  
Ooltewah, TN 37363  
423-238-1111

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

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

24 Hour Bankline 423-238-3450

[www.millenniumbank.com](http://www.millenniumbank.com)

Member  
**FDIC**



## **PERSONAL ACCOUNTS**

## MILLENNIUM FREE CHECKING

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

## MILLENNIUM CLASSIC PLUS CHECKING

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

## MILLENNIUM CLUB PLUS CHECKING

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

## MONEY MARKET

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

## MONEY MARKET PLUS

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

## REGULAR SAVINGS

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

## MINOR SAVINGS

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

## Additional Services:

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

### Loan Products\*

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

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