



Questions and Answers

Q: Why did you change your name?

A: The name Millennium Bank is more consistent with our Bank's forward-looking perspective, as compared to the more generic Community Trust & Banking Company which was often confused with other financial institutions.

Q: Did Community Trust & Banking Company merge with an out-of-town bank?

A: No. Millennium Bank is still the same locally-owned and operated Bank it has been since 1999. Our commitment to personal service and relationship banking remains strong, and the same group of financial professionals will continue to serve your banking needs.

Q: Has the website for internet banking changed?

A: Yes. Our new website is www.millenniumbank.com. We think you will enjoy its updated, modern look. Your login and PIN credentials have not changed, nor have any automatic transfers or bill payment accounts you have saved. For your convenience, our previous website www.commtrustbank.com will automatically redirect you to the new website for a period of time.

Q: Has the 24-hour Bank Line telephone banking system changed?

A: Yes. The phone number is still (423) 238-3450, but we have launched a new and improved telephone banking system for added customer convenience. The new system will prompt you to create a new 4-digit PIN the first time you access it.

Q: Has the mobile banking app changed?

A: Yes. The updated app featuring the Millennium Bank name and logo is available for iPhone at iTunes and for Android at Google Play. Depending on your phone's settings, it may appear automatically as an app update. Your login and PIN credentials have not changed.

Q: Do I have to order new Millennium Bank checks?

A: No. You may continue to use your existing checks until they are gone.

Q: Will I get a replacement Millennium Bank Visa check card or ATM card?

A: Yes. If you are a current cardholder, you will automatically be issued a Millennium Bank card when your current card expires.

Q: Have your wire transfer instructions changed?

A: No. Our routing and transit number (RTN) 064208518, sometimes called an ABA number, have not changed. However, the new Millennium Bank name should be used with the existing RTN.

Q: Have any of your bank locations changed?

A: No. However Hamilton County 911 has recently assigned a new address of 6392 Artesian Circle to our Ooltewah location, formerly addressed as 9125 Lee Highway.

Q: Have your email addresses changed?

A: Yes. Please contact your Millennium Bank account representative for details. For your convenience, our previous email addresses @commtrustbank.com will remain operational for a period of time.

Q: What if I have other questions?

A: Please feel free to call us at (423) 238-1111 or visit any of our 3 locations.