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## Consumer Deposit Services

### Checking Accounts

Available in all markets

Benefits Premier Checking

Benefits Checking

### Savings and Money Market Accounts

Available in

Tennessee Market

Florida Market

Regular Savings

Regular Savings

Minor Savings

Money Market

Money Market

Money Market Plus

### Other Deposit Accounts

Available in all markets

Health Savings Accounts

Certificates of Deposit (various terms available)

Individual Retirement Accounts

### Other Services

Available in all markets

Mastercard Debit Cards

ATM Machines

Internet Banking

Mobile Banking

Mobile Deposit (limitations apply)

Voice Response Telephone Banking

Funds Transfer / Wire Services

**FEE SCHEDULE**  
**Millennium Bank**  
**6392 Artesian Circle**  
**Ooltewah, TN 37363**  
**(423)238-1111**



**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

**Wire Transfer Fees**

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

\* NSF Paid Item and NSF Returned Item 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.