

*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!

Deposit & Loan Products

Individual Retirement Accounts

Health Savings Accounts

Residential Mortgages

Home Equity Lines of Credit

Mobile Check Deposit

NETTELLER Online Banking

iPay Online Bill Pay

Certificates of Deposit

Overdraft Protection Line

MasterCard Debit Card

Card Valet App

## Proudly serving Columbia, Alachua and Marion counties!

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

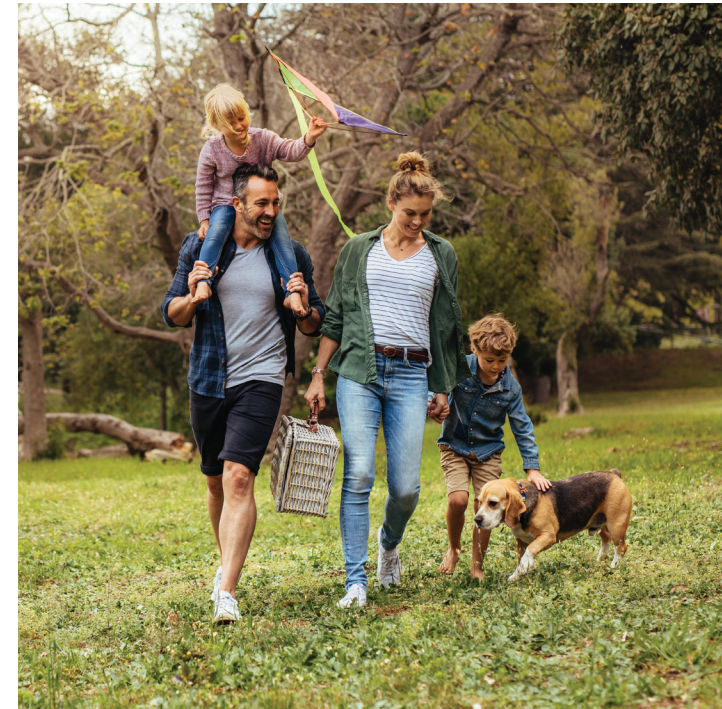
24-Hour Bankline (866) 691-5646

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



# Taking Care of People

We proudly offer traditions of customer service excellence and personalized, community and people-focused banking options to help you maximize your time and money so you can focus on more important things... like enjoying time with family and friends!



MILLENNIUM  
BANK

# Consumer Deposit Accounts

All accounts include free online banking and free MasterCard debit card for each authorized signer on account.

## Benefits Premier Checking

- Minimum opening deposit of \$100.00
- \$8.00 per month and interest-bearing (fee waived with \$2,500.00 minimum daily balance)
- Free basic checks (one box annually)
- Free ATM/debit card
- Free Online Banking, Bill Pay, and Mobile Banking
- Free cashier's checks
- Free eStatements or paper statements
- Available Financial Wellness & Lifestyle Benefits include IDProtect®, cell phone protection, Debit Advantage®, \$10,000.00 AD&D insurance, travel and leisure discounts, retail savings and mobile couponing, \$hopping Rewards™, 24/7 Roadside Assistance and Healthcare Savings Program

## Benefits Checking

- Minimum opening deposit of \$100.00
- \$6.00 per month and non-interest-bearing (fee waived with \$2,500.00 minimum daily balance)
- Free eStatements
- Paper statement fee of \$2.00 waived when enrolled in eStatements
- Free first order of basic checks
- Free ATM/debit card
- Free Online Banking, Bill Pay, and Mobile Banking
- Available Financial Wellness & Lifestyle Benefits include IDProtect®, cell phone protection, Debit Advantage®, \$10,000.00 AD&D insurance, travel and leisure discounts, retail savings and mobile couponing, \$hopping Rewards™, 24/7 Roadside Assistance and Healthcare Savings Program

## eAdvantage Checking

- Minimum opening deposit of \$100.00
- No monthly fee and non-interest-bearing
- No minimum balance
- Limit of six checks per month (fee of \$0.50 per check after that)
- Free eStatements
- Paper statement fee of \$2.00 waived when enrolled in eStatements
- Free ATM/debit card
- Free Online Banking, Bill Pay, and Mobile Banking

## Money Market

- Monthly service charge \$10.00, or no charge with minimum average balance of \$2,500.00
- 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

## Regular Savings

- Minimum opening deposit \$10
- Monthly service charge of \$4.00, or no charge with minimum average balance of \$200; no monthly service charge for minors under 18 years of age
- 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

## Health Savings Account

- Minimum opening deposit of \$10
- No monthly service charge or minimum balance
- Paper statement fee of \$2.00 waived when enrolled in electronic statements
- Can be used toward qualifying medical, dental, and vision expenses\*
- Pre-tax or tax deductible\*\*
- Funds roll over each year (unlike previous flexible spending accounts)
- Portable — account stays with you even if you change employers, plans, or retire
- Personal debit card attached for convenience
- Interest bearing

## Mortgage Loans

We offer both long-term fixed and adjustable rate mortgage loans at current market rates. Bridge loans to help you get into that new house while you sell your current home are also available, as well as construction funding if you're looking to build that once in a lifetime home!

## Home Equity Lines of Credit

Is it time for some work around the house? Are your kitchen cabinets and countertops older than you are? Or, are your children encouraging a pool in the back yard? Millennium Bank has you covered!

All loans subject to credit approval

# E-Banking

## NETTELLER

With NETTELLER you have access to your accounts anytime, anywhere. Banking wherever, whenever, and however you want is just a click away with Millennium Bank's NETTELLER Internet banking - 24 hours a day, 365 days a year!

## Mobile Deposit

For busy people on the go, depositing checks has never been easier. Simply sign, snap a photo, and deposit it directly into your Millennium Bank account using your smartphone.\*\*\*

## MasterCard Debit

Register your Millennium Bank Debit MasterCard® with MasterCard® SecureCode™ to get an extra layer of security when you shop online. In addition to our other ways of preventing, detecting, and resolving fraud, we offer SecureCode™, a free, simple to use service that confirms your identity with a private code when you shop at participating online merchants.

## CardValet

With CardValet you can protect your card from fraud by setting alerts and controls to determine how your card can be used. And, if you misplace your card, you can use the app to turn it off . . . and then turn it back on when you find it! You can also use CardValet to manage your spending. With customizable controls, alerts for spending limits, and easy-to-find account balances, you can set a budget and stick to it.

\* Please visit [www.irs.gov](http://www.irs.gov) for complete eligibility requirements

\*\* Consult your tax advisor or legal professional for additional information about earnings and tax-deductible opportunities

\*\*\* Mobile Deposit available 30 days after account opening; funds may not be available for immediate withdrawal; refer to bank's Funds Availability Policy Disclosure to determine the availability of your deposit; available on iPhone and Android (please check your mobile carrier for any rates or fees).