

# A guide to your Milli account



Here at Milli, we're building a new kind of intelligent bank; one that lives on your smartphone and helps you take control of your money. We are here to help every customer better understand their finances and find clever ways to save more money for the things that matter. We exist because people have goals and need a partner to help reach them.

## Key account terms and fees

Minimum Deposit to Open	\$0.00
Monthly maintenance fee	\$0.00
How to Avoid a Monthly Maintenance Fee	Does not apply
Pays Interest	\$0.00

## Overdraft options and fees

Overdraft and Return Item Fee Forgiveness	No overdraft or return item fees
Overdraft Protection	\$0.00
Overdraft Service	\$0.00
Overdraft Item Fee	\$0.00
Returned Item Fee	\$0.00

## ATM

Cash Withdrawals	Free
Transfers	Free
Balance Inquiries	Free

## Other Value Add Items

Visa® Debit Card	Free
Debit Card Replacement	Free
Statements	Free
Online Banking	Free
Mobile Banking	Free
Stop Payments	Free
Photocopy of Checks	Does not apply
Research	Free
Statement Reconciliation	Free
Dormant Account	Free
Account Closure	Free

## Processing Policies

<p>Posting Order</p>	<p>Generally, we post transactions in the order we receive them.</p> <p>Deposits or credits are Transactions that increase the Balance in your account. Withdrawals or debits are Transactions that reduce the Balance in your account.</p> <p>Transactions received after our Business Day cutoff times will be processed on the next Business Day.</p> <p>We generally process withdrawals in the following categories as follows:</p> <ul style="list-style-type: none"> <li>• ACH transactions that are originated from your Milli account are generally posted in real time</li> <li>• ACH transactions that are originated at another financial institution will post when it is settled.             <ul style="list-style-type: none"> <li>• The transactions will be settled when they appear on your account.</li> <li>• Things to consider when you are relying on the timing of these transactions                 <ul style="list-style-type: none"> <li>• The time of day you initiate this transaction (be aware of any cut off times of the financial institutions in which you are initiating the transaction and the cut off times of Milli);</li> <li>• Keep in mind transfers between financial institutions aren't processed or weekends and federal holidays, so transfers take longer at those times.</li> </ul> </li> </ul> </li> <li>• Internal Milli account transfers are generally posted real time.</li> <li>• Debit Card Transactions (non ATM Transactions) are generally posted in real time</li> </ul> <p>The posting order of deposits and withdrawals may change from time to time based upon regulatory requirements, technology or industry standards.</p> <p>We recommend that at all times you maintain an accurate record of Balances and Transactions that you authorize for deposit or withdrawal from your account, so sufficient funds are always available.</p>
<p>Funds Availability</p>	<p>Funds from some deposits may not be available for immediate withdrawal. Please refer to your <a href="#">Deposit Agreement</a> for our Funds Availability Policy.</p>

## Dispute Resolution

<p>Dispute Resolution</p>	<p>Please review your <a href="#">Deposit Agreement</a> for information regarding Dispute Resolution. If you have any questions, please call or visit a branch location.</p>
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