



...the leader by all accounts!

mortgages > > >



mortgages > > >

As a Community Bank doing business in Geauga, Portage, Ashtabula, Trumbull and Lake Counties, The Middlefield Banking Company is acutely aware of our responsibility to **The Great American Dream**. It has been our great privilege to provide financing for home ownership for over 100 years. While the products have changed dramatically, the basic principles remain the same – to provide lending to credit-worthy individuals and families to develop a new generation of home owners.

Our local decision making, flexibility and fairness make working with The Middlefield Banking Company pleasant and an easy part of the home-buying process.



Rates The Middlefield Banking Company offers both Fixed Rate and Adjustable Rate loans with competitive rates and fees. We also offer interest rate locks of up to 60 days. We encourage aggressive comparison of our Annual Percentage Rates against those of our competitors, including mortgage companies. Our lean closing costs and fees combined with competitive interest rates means better loan value for our customers.




Payments Our payment options are generous to the consumer, giving them the flexibility to pay monthly, bi-weekly or weekly. Special rates are available to those buyers who choose an automatic withdrawal option. Payments can also be made online quickly and easily, or at any one of our 8 convenient offices.



Getting Started The Middlefield Banking Company has put together a brochure to answer many of your questions, called Preparing for the Purchase of a Lifetime. This free publication is available

Also available: *Checking Programs | Mortgage/Home Equity Programs | Lending Programs
Consultive Financial Services | Complete Business Services | Easy Living Solutions*

 **Home Equity Loans and Lines of Credit** If you are already a homeowner and you want the equity in your home to work for you, we offer some options. Our Home Equity Loan is a loan based on the difference between what your current mortgage totals and the value of your home. This is called equity. The bank will lend to a qualified applicant a percentage of the equity in their property, payable back to the bank in monthly installments.

A Home Equity Line of Credit is based on the same equity factor, but the amount is extended as a revolving loan. The pre-determined maximum of the loan is agreed upon and the borrower may draw those funds from the bank on an "as needed" basis. Once the loan is paid down, the funds may be drawn out again without re-application.



at any local branch. Our application process is simple, beginning with a loan application and two years verification of your income. **So, why wait? Start building your American Dream today.**



mb *The Middlefield
Banking Company*

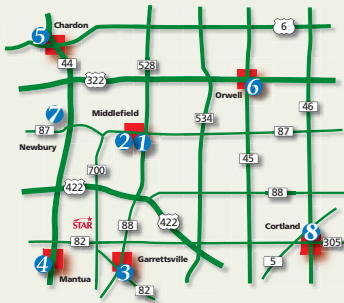
Your community bank ... Safe, Solid, Sound

The Middlefield Banking Company has built a reputation of over 100 years by treating our customers like friends, keeping our promises and giving customers value. We're a **Community Bank that is SAFE, STRONG and SOLID**, and we're ready to assist our customers in banking for all the seasons of life.

Convenient offices in Geauga, Ashtabula, Portage and Trumbull Counties.



main office: 888/801-1666
 easyline: 877/mbc-2794
www.middlefieldbank.com
www.mb-easy.com (teen site)
easylink@middlefieldbank.com



Offices conveniently located to handle all your finances.

1 Main Office
 15985 E. High Street
 Middlefield, OH 44062
 440/632-1666 • 888/801-1666
 Lobby and Drive Thru Hours: Mon, Tues, Thurs
 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;
 Wed and Sat 8:00 am to noon

2 West Branch
 15545 W. High Street
 Middlefield, OH 44062
 440/632-1666 • 888/801-1666
 Lobby and Drive Thru Hours: Mon, Tues, Wed,
 Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;
 Wed and Sat 8:00 am to noon

3 Garrettsville
 8058 State Street
 Garrettsville, OH 44231
 330/527-2121 • 888/801-2121
 Lobby and Drive Thru Hours: Mon, Tues, Wed,
 Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;
 Sat 8:00 am to noon

4 Mantua
 10519 Main Street
 Mantua, OH 44255
 330/274-0881 • 877/274-0881
 Lobby Hours: Mon, Tues, Thurs 8:00 am to 5:00 pm;
 Fri 8:00 am to 7:00 pm; Wed and Sat 8:00 am to noon

STAR Walk-up ATM located at Hiram College, Kennedy Center

5 Chardon
 348 Center Street
 Chardon, OH 44024
 440/286-1222 • 888/801-1666
 Lobby and Drive Thru Hours: Mon, Tues, Wed,
 Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;
 Sat 8:00 am to noon

6 Orwell
 30 S. Maple Street
 Orwell, OH 44076
 440/437-7200 • 888/801-1666
 Lobby and Drive Thru Hours: Mon, Tues, Wed,
 Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;
 Sat 8:00 am to noon

7 Newbury
 11110 Kinsman Road
 Newbury, OH 44065
 440/564-7000 • 888/801-1666
 Lobby and Drive Thru Hours: Mon, Tues, Wed,
 Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;
 Sat 8:00 am to noon

8 Cortland
 3450 Niles-Cortland Road
 Cortland, OH 44410
 330/637-3208 • 888/801-1666
 Lobby and Drive Thru Hours: Mon, Tues, Wed,
 Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;
 Sat 8:00 am to noon

