


The Middlefield Banking Company has created banking practices and products that build on the future of your company. We offer an honest, no-nonsense approach to banking with the convenience and technology you need to run your business...

• **Bank with us accessing real time financial data...**

- Online 24/7 from office, home or on the road with *EasyLink* at www.middlefieldbank.com
- make check deposits without ever leaving the office ...  remote deposit
- via telephone with *EasyLine* at 877-MBC-2794
- visiting our convenient offices

- Electronic Payroll Transfers and ACH Originations
- Commercial Overdraft Protection
- Accounts Receivable Credit Lines
- Individualized Lending Options
- International and Domestic Wire Transfers
- Flexible Cash Options
- Merchant Credit Card Processing
- MasterCard and Visa Credit Cards

Growth Options...

- Commercial Real Estate Loans
- Capital Improvement Loans
- Corporate Lines of Credit
- Cash Management Tools
- Variety of Savings Account Products
- Certificates of Deposit



Main Office

15985 East High Street • 440-632-1666 or 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

West Branch

15545 West High Street • 440-632-1666 or 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

Garrettsville

8058 State Street • 330-527-2121 or 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

Mantua

10519 Main Street • 330-274-0881 or 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

Chardon

348 Center Street • 440-286-1222 or 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

Orwell

30 South Maple Street • 440-437-7200 or 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

Newbury

11110 Kinsman Road, Unit #1 • 440-564-7000 or 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

Cortland

3450 Niles-Cortland Rd. • 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



EasyLine: 877-MBC-2794
www.middlefieldbank.com
easylink@middlefieldbank.com



CBII508



Business Accounts

Dedicated to Your Future

Checking Accounts

The Middlefield Banking Company makes accessing your cash easy through our many business checking account programs. Whether you want to maximize yield or eliminate service charges, **mb** has the perfect account for you...

Business Analysis Account

- \$6 monthly statement fee
- 15¢ per check/debit fee
- 10¢ per deposit and deposited item fee
- Credit earned on daily available balance at a rate of .50% above our Statement Savings Rate to offset against bank fee

Business NOW Account

- Available for Sole-Proprietorships only
- \$8 monthly statement fee
- 25¢ per check/debit fee
- Balances under \$1,500 do not earn interest
- \$1,500 minimum balance to waive all fees

Business Free Checking Account

- no minimum balance required
- no check/debit fee
- \$35 overdraft fee

Regular Business Account

- 25¢ per check/debit fee
- \$7 monthly statement fee
- \$5,000 minimum balance to waive all fees

Simple Business Account

- \$12 monthly statement fee
- 50 checks/debits per month processed free
- 25¢ for each additional check/debit
- No Minimum Balance

Sweep Accounts

Customers establish a "target balance" in their Business Checking account. This target balance is the available check-writing balance. Any funds over the target balance will be swept into an interest-bearing account until such time as those funds may be necessary to clear checks again. This is an interest bearing account whose interest rate is determined by the Federal Funds Rate as established by the Federal Reserve System.

Basic Business Account

- \$6 monthly statement fee
- 25¢ per check/debit fee
- No Minimum Balance

Fee Free Business Account

- Monthly business statement fee and check/debit fee waived when \$10,000 is maintained in any combination of Business Passbook or Business Statement Savings, Business Super Saver or Business CD.**



Overdraft Protection* Available

* Certain restrictions apply to above accounts. ** Not applicable with our Business Analysis Account
The FDIC does not insure the funds in The Middlefield Banking Company Sweep Account. Instead, the daily balance in the account is held in securities.

Federal regulations prohibit the payment of interest on commercial demand deposits and limit eligibility for NOW accounts.