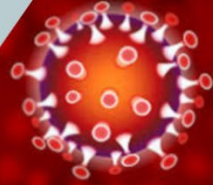


MIDDLEFIELD BANK

Frequently Asked Questions



1. What action is Middlefield Bank taking as a result of the Coronavirus (COVID-19)?

3/23: During the Ohio Department of Health's Stay in Place Order, Middlefield Bank is open for drive-thru banking and other banking services are available by appointment only. Please contact your banker to schedule an appointment.

Our Customer Support Center has also expanded hours to assist you. Call 888.801.1666 for Customer Support between 7am-9pm Monday – Friday and 8am-1pm on Saturday.

3/24: Middlefield Bank is offering temporary relief efforts through our **Borrower Assistance Plan**. We understand that our customers and businesses may be facing financial hardships from sickness in your family, workplace closures, or impact to your business related to COVID-19. Please contact your banker or loan officer to learn more about the options available to you. If you do not know your banker/lender, please call our Customer Support Center at 888.801.1666.

Borrower Assistance Plan and Other Options:

- Loan Payment Deferrals for 90 Business Days
- Interest Only Payments for 90 Business Days
- Waived Late Payment Fees through April
- Small Business Administration Disaster Relief Loans
- No Penalty Withdrawal from Certificates of Deposit
- Personal Home Equity Lines of Credit

Please note all of the above are subject to eligibility and require action from the customer/business to participate.

2. Where can I go to find up-to-date information on the Coronavirus?

For more information on COVID-19, visit the [Centers for Disease Control and Prevention \(CDC\) website](https://www.cdc.gov/coronavirus/).

There will also be information and links provided on our website: <https://www.middlefieldbank.bank/coronavirus>

3. How can I access my accounts if I am unable to visit a branch office?

All Middlefield Bank customers have 24/7 access to their accounts using online, mobile, or telephone banking.

Online and Mobile Banking: You can view real-time activity, check balances, make deposits, transfer funds, pay bills, make person-to-person payments, and locate your nearest ATM or branch office.

Toll-Free Telephone Banking: Customers may call Easyline at **877.622.2794** to check account balances, transfer between your accounts, and make MB loan payments.

4. What do I do if I already have Online and Mobile Banking, but my password doesn't work?

You can click forgot password link for online and mobile banking to receive a temporary password to your email address on record. If you have not received an email within 15 minutes, please contact our Customer Support Center **888.801.1666**.

5. How do I enroll in Telephone Banking?

As an MB customer you are auto-enrolled in this service. Telephone Banking can be accessed by calling **877.622.2794** and follow the recorded prompts. You will need to enter the account number of an active Checking, Savings, Money Market, CD or Loan account and your four digit telephone banking pin. If you do not have or cannot remember your four digit pin, please contact our Customer Support Center **888.801.1666**.

6. How do I enroll in Online Banking?

Personal Banking Clients

To enroll in MB's Online Banking, please visit the online banking enrollment page at MB's website and complete the onscreen prompts. <https://www.middlefieldbank.bank/personal/online-mobile-banking>

This link can be accessed from your desktop computer, tablet, or mobile phone. Customer will use the same login credentials for both Online and Mobile Banking.

Business Banking Clients

For Business Clients wanting to enroll in MB's Business Online and Mobile Banking, please contact your local branch or Customer Support Center **888.801.1666** to enroll.

7. How do I download the Mobile Banking App?

Use your mobile device to access the app store and then search Middlefield Bank Easylink mobile app and download it.

For Personal Banking Clients who have not yet registered for MB's Online and Mobile Banking, use the register link on the login screen to complete the registration process. Clients will use the same User ID and Password for both Online and Mobile Banking.

For Business Clients wanting to enroll in MB's Business Online and Mobile Banking, please contact your local branch or Customer Support Center to enroll.

8. Do I need a separate User ID and password for Online and Mobile Banking?

No. You will use the same User ID and Password for both Online and Mobile Banking.

9. How do I pay my bills, if I am unable to visit a branch location?

You can enroll in online banking to pay bills electronically with bill payment.

10. How do I pay my Middlefield Bank loan, if I am unable to visit a branch location?

You can use MB's online banking to transfer funds from deposit accounts to loan payments, or Easyline, our telephone banking service, at **877.622.2794** to transfer funds from deposit accounts to a loan, enroll in auto payments for auto transfer from accounts to loan, call us for a one-time authorization for payment transfer from your deposit account to your MB loan, or submit via US Mail.

11. What can I do at the Automated Teller Machine (ATM)?

You can withdraw funds, transfer between accounts, and deposit cash or checks. When depositing items at the ATM please be aware of standard funds available (listed on the machine).

12. Is my money at Middlefield Bank safe given the turbulence of the financial markets?

Middlefield Bank is a member of the Federal Deposit Insurance Corporation (FDIC), an independent agency of the United States government that protects consumers against the loss of deposits. FDIC insurance is backed by the full faith and credit of the United States government.

13. What is the standard insurance amount?

The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. The FDIC's Electronic Deposit Insurance Estimator can help you determine specific deposit insurance coverage limits.

14. What does the FDIC insure?

FDIC insurance covers all deposit accounts at insured banks and savings associations, including checking, NOW, savings accounts, money-market deposit accounts, and certificates of deposit (CDs) up to the insurance limit. The FDIC does not insure the money invested in stocks, bonds, mutual funds, life insurance policies, annuities or municipal securities, even if you purchased these products from an insured bank or savings association.

15. Is it possible to have more than \$250,000 at one insured bank and still be fully covered?

Clients may qualify for more than \$250,000 in coverage at one insured bank or savings association if they own deposit accounts in different ownership categories. The most common account ownership categories for individual and family deposits are single accounts, joint accounts, revocable trust accounts, and certain retirement accounts. The FDIC's Electronic Deposit Insurance Estimator can help determine specific deposit insurance coverage limits.

16. Who can I contact if I have additional questions?

Please call your local branch to schedule an appointment: <https://www.middlefieldbank.bank/locations>

Customer Support Center: 888.801.1666 with hours Monday-Friday 8am-7pm and Saturday 8am-1pm

Email: Easylink@middlefieldbank.com

Website: www.middlefieldbank.bank

