

**TRUTH IN SAVINGS DISCLOSURES**  
**THE MIDDLEFIELD BANKING COMPANY**  
**(888) 801-1666**

**Sept 3, 2019**

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields will be posted on our website and in our branches.

For current rate Information call (888) 801-1666.

### **CLEAN SLATE BASIC CHECKING**

**Minimum balance to open the account:** You must deposit **\$50.00** to open this account.

**Transaction limitations:** ATM and Mobile Deposits not permitted. Account not eligible for Online Bill Pay Service or Overdraft Privilege. Checks may not be written against this account. Checks presented for payment will be returned and a Return Item Fee assessed.

**Fees**

- Monthly Service fee is \$9.95. Receive a \$2.00 credit with a monthly direct deposit. Monthly Service Fee waived for first statement cycle.
  - First statement cycle ends on the last business day of the calendar month account is opened. Business days are Monday through Friday not including Federal Holidays.
- A Monthly Paper Statement Fee of \$5.00 will apply any month account is not enrolled in e-statements. Monthly Paper Statement Fee is waived for first 31 days after account is opened.
- Please refer to the current Fee Schedule for a complete list of fees and charges that may be assessed against your account.

**Additional Terms:**

After 12 months you may qualify to graduate to a Clean Slate Checking account if your account is in good standing.

- Good standing is considered to be no NSF or overdraft activity in the past three [3] months and at least one [1] deposit each month for the past 6 months.

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**Additional Terms:**

After 18 months (12 months if prior Clean Slate Basic customer) you may qualify to graduate to the Middlefield Bank checking account of your choice if your account is in good standing.

- Good standing is considered to be no NSF or overdraft activity in the past three [3] months and at least one [1] deposit each month for the past 6 months.