

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

May 31, 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.

BASIC CHECKING

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

Fees: A Monthly Service Fee of \$8.00 will be charged each statement cycle
Please refer to the current Fee Schedule for a complete list of fees and charges that may be assessed against your account.

STUDENT CHECKING

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

Limitations: You must be a student aged 16 to 24 to qualify for this account.

Fees: Monthly Service Fee waived for students aged 16 to 24.

- Beginning on the first statement cycle after student's 25th birthday a Monthly Service Fee of \$10.00 will be assessed. Please refer to the current Fee Schedule for a complete list of fees and charges that may be assessed against your account.

Additional Terms:

A parent or legal guardian is required to be a joint owner on accounts for students under 18 years old.

Account not eligible for Overdraft Privilege

SENIOR CHECKING

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

Limitations: You must be age 62 or older to qualify for this account.

Fees:

A Monthly Service Fee of \$6.00 will be charged each statement cycle.

- To avoid this fee maintain an average daily balance of \$1,500 in this account **AND** have at least one [1] monthly direct deposit.
 - The average daily balance is determined by adding the principal amount in the account for each day of the period and dividing that amount by the number of days in the period. The period the Bank uses is: Account Statement Cycle.

Please refer to the current Fee Schedule for a complete list of fees and charges that may be assessed against your account.

Schedule of Fees

The following fee applies to all of your accounts with The Middlefield Banking Company:

Inactive Account Fee:	\$2.00 per month after 12 consecutive months in which there has been no deposits or withdrawals to the account
Dormant Account Fee:	\$2.00 per month after 60 consecutive months in which there has been no deposits or withdrawals to the account
Counter Check:	\$0.50 each
Check Printing:	(fee depends on style of check ordered)
Photocopy of paid check:	\$2.00 per document
Check Collection Fee:	\$5.00 each
Activity Print Out:	\$1.00 per page
Account Research:	\$15.00 per hour plus \$1.00 per page produced (\$15.00 minimum)
Coupon Processing:	\$5.00
Wire Transfer-Incoming	\$15.00 each
Domestic Wire Transfer-Outgoing:	\$25.00
Foreign Wire Transfer-Outgoing:	\$65.00
Garnishments:	\$75.00
Levies:	\$75.00
Account closed within 90 days of opening:	\$20.00
Telephone Transfer (if not done through EasyLine):	\$5.00 per transfer
Returned Deposit Item Fee:	\$10.00
Stop Payment Fee:	\$25.00
Account Balancing Assistance:	\$15.00 per hour (one hour minimum)
Change ATM/Debit Card PIN:	\$2.00
Replacement of Lost ATM/Debit Card:	\$8.00
Overdraft transfer of funds from a savings account to a checking account:	\$5.00 charged to savings account
Overdraft Fee - (transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means): Maximum 5/Day	\$35.00
Returned Item Fee - (Transactions for which a returned item fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means): Maximum 5/Day	\$35.00

Miscellaneous Fees

Official Check:	\$7.00
Money Order:	\$5.00
Coin Counting Service:	20% of coin counted
Photocopies:	\$2.00
Fax Copies-Outgoing:	\$1.00 per page
ATM Surcharge:	\$3.00 for non-customers
Safe Deposit Box Replacement Key	\$20.00
Notary Fee:	\$2.00 for non-customers
Check Cashing Service:	\$5.00 for non-customers
IRA Closing Account Fee (Transfer to another bank):	\$25.00
Foreign ATM Charge:	\$.50
Night Deposit Lock Bag:	\$20.00
Night Deposit Zipper Bag:	\$5.00
Safe Deposit Yearly Rental:	
3x5	\$30.00
5x5	\$40.00
3x10	\$50.00
5x10	\$65.00
10x10	\$100.00