

**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.

### **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.

# 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