

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.

### MONEY MARKET ACCOUNT

**Rate Information:** Your interest rate and annual percentage yield may change.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Determination of rate:** At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency:** Interest will be compounded every day. Interest will be credited to your account every month.

**Effect of closing an account:** If you close your account before interest is credited, you will receive the accrued interest.

**Minimum balance to open the account:** You must deposit \$3,000.00 to open this account.

**Minimum balance to avoid imposition of a fee:** A minimum balance fee of \$8.00 will be imposed every statement cycle if the balance in the account falls below \$3,000.00 any day of the cycle.

**Daily balance computation method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations:** During any calendar month you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**Rate Information:**

**Tier 1** - If your daily balance is \$2,999.99 or less, the interest rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

**Tier 2** - If your daily balance is more than \$2,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

**Tier 3** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

**Tier 4** - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

# 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