

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

May 1, 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.

### STATEMENT SAVINGS

**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 quarter. Interest will be credited to your account every quarter.

**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 \$10.00 to open this account.

**Minimum balance to avoid imposition of fees:** A minimum balance fee of \$2.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month.

**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:** The interest rate for your account is \_\_\_\_% with an annual percentage yield of \_\_\_\_%.

### SUPER SAVER

**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 quarter. Interest will be credited to your account every quarter.

**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 \$10.00 to open this account.

**Minimum balance to avoid imposition of fees:** A minimum balance fee of \$6.00 will be imposed every month if the balance in the account falls below \$3,000.00 any day of the month.

**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 \_\_\_\_%.

### TEEN SAVINGS

**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 quarter. Interest will be credited to your account every quarter.

**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 \$10.00 to open this account.

**Minimum balance to avoid imposition of fees:** A minimum balance fee of \$2.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month. Fee waived for minors under the age of 18 years old.

**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:**

The interest rate for your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

## CHRISTMAS CLUB

**Compounding frequency:** Interest will be compounded at maturity.

**Crediting frequency:** Interest will be credited to your account at maturity

**Minimum balance to open the account:** You must deposit \$10.00 to open this account.

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

**Transaction limitations:** Deposits to your account may be made as frequently and in any amount that you desire. Withdrawals from your Christmas Club are not allowed.

**Early withdrawal penalty:** Withdrawals are not allowed on your account. If you elect to close your account before the maturity you will be required to pay a penalty of loss of accrued interest.

**Time requirement:** Your account will mature on October 30, \_\_\_\_\_.

**Renewal policy:** We will pay the balance in the account plus accrued interest as of October 30, \_\_\_\_\_, to an internal Middlefield Banking Company account or to an external checking or savings account. No check will be issued at account maturity.

**Rate Information:** The interest rate on your account is 0.15 % with an annual percentage yield of 0.15 %. You will be paid this rate until maturity.

# Schedule of Fees

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

Account Closed within 90 days of Opening:	\$20.00
Account Balancing Assistance:	\$25.00 per hour (1 hour minimum)
Account Research:	\$25.00 per hour plus \$1.00 per page produced (\$25.00 minimum)
Activity Print Out:	\$1.00 per page
Check Collection Fee:	\$10.00 each
Check Printing:	Fee depends on the style of check ordered thru Third Party Vendor
Counter Check:	\$1.00 each
Garnishments:	\$75.00
IRS Levies:	\$75.00
Phone Transfer (if not done through EasyLine):	\$5.00 per transfer
Photocopy of paid check:	\$2.00 per document
Returned Deposit Item Fee:	\$10.00
Stop Payment Fee:	\$30.00
Wire Transfer-Incoming	\$15.00 each
Wire Transfer-Outgoing Domestic:	\$30.00
Wire Transfer-Outgoing Foreign:	\$75.00

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
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 6/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 6/Day \$35.00

## Miscellaneous Fees

ATM Foreign Charge:	\$1.00
ATM Surcharge:	\$4.00 for Non-Customers
ATM/Debit Card Lost/Damaged Replacement:	\$10.00
Check Cashing Service:	\$10.00 per check Non-Customers
Coin Counting Service:	20% of coin counted
Fax Copies-Outgoing:	\$1.00 per page
Foreign Currency Orders:	\$25.00 + Correspondent Bank Fee
IRA Closing Account Fee (Transfer to another bank):	\$50.00
Money Order:	\$5.00
Night Deposit Lock Bag:	\$20.00
Night Deposit Zipper Bag:	\$5.00
Notary Fee:	\$2.00 for Non-Customers
Official Check:	\$7.00
Photocopies:	\$2.00

## Safe Deposit Box Yearly Rental:

3 x 5	\$30.00
5 x 5	\$40.00
3x10	\$50.00
5x10	\$65.00
10x10	\$100.00