

The Middlefield Banking Co.
15985 E. High St. PO Box 35
Middlefield, OH 44062
888-801-1666

April 28, 2025

MB Simple CHECKING

Truth in Savings Disclosure

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.

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 \$2.00 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 the Middlefield Bank checking account of your choice if your account is in good standing.

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