

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

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer as of the date listed above.

Interest Rates and Annual Percentage Yields will be posted on our website and in our branches. For current rate Information call (888) 801-1666.

EASY CHECKING

Minimum balance to open the account: You must deposit \$100.00 to open this account.

EASY PLUS CHECKING

Fees: A statement fee of \$10.00 will be charged each statement cycle.

Minimum balance to avoid imposition of fees: The statement fee will be waived if you maintain a daily balance of \$4,000.00, for the entire statement cycle, in certain designated accounts. These accounts may be any combination of Passbook Savings, Statement Savings account, Teen Savings account, Super Saver account, Prime Savings account, or Certificate of Deposit. You must be an owner or co-owner of the designated accounts.

N.O.W. 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 month. 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 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 \$1,500.00 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).

Fees: A check or debit item fee of \$0.25 per item will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account). This fee will apply if the balance in your account falls below \$1,500.00 any day of the cycle.

Rate Information:

Tier 1 - If your daily balance is \$1,499.99 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 \$1,499.99, but less than \$3,000.00, 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 \$2,999.99, but less than \$6,000.00, 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 \$6,000.00 or more, the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.

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 ____%.

EASY LIVING CHECKING

(You must be 62 years of age or older to qualify for this 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 anytime.

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

Compounding and crediting frequency: Interest will be compounded every month. 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.

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).

Rate Information:

Tier 1 - If your daily balance is \$1,499.99 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 \$1,500.00 or more, the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.

HEALTH SAVINGS ACCOUNT

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

Frequency of rate change: 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 month. Interest will be credited to your account every month.

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

Minimum balance to avoid imposition of statement fee: A statement fee of \$2.00 will be imposed every statement cycle if the balance in the account falls below \$3,000.00 any day of the cycle.

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

Rate Information:

Tier 1 - If the daily balance is \$499.99 or less, the interest rate paid on the entire balance in the account will be ____% with an annual percentage yield of ____%.

Tier 2 - If the daily balance is more than \$499.99, but less than \$3,000.00, the interest rate paid on the entire balance in the account will be ____% with an annual percentage yield of ____%.

Tier 3 - If the daily balance is more than \$2,999.99, but less than \$15,000.00, the interest rate paid on the entire balance in the account will be ____% with an annual percentage yield of ____%.

Tier 4 - If the daily balance is more than \$14,999.99 the interest rate paid on the entire balance in the account will be ____% with an annual percentage yield of ____%.

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 ____%.

IRA SAVINGS 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 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 \$100.00 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 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.

Fees: A closing transfer fee of \$25.00 may be charged when this account is closed. This fee will not apply if you select another IRA product or deposit with us.

Additional information: If you are under the minimum governmental required age of distribution, additional IRS penalties may apply.

Rate Information:

Tier 1 - If your daily balance is \$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 \$999.99, but less than \$2,500.00, 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 \$2,499.99, but less than \$5,000.00, 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 \$5,000.00 or more, the interest rate paid on the entire balance in your account will be ____% 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, _____. The funds will be paid out in the form of a check which will be mailed to you, or directly deposited into another account.

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.

3-MONTH TO 5-YEAR CERTIFICATE OF DEPOSIT

Rate Information: The interest rate on your ___ month term account is ___ % with an annual percentage yield of ___ %. You will be paid this rate until the maturity date of the certificate.

Compounding frequency: Interest will be compounded every quarter.

Crediting frequency: Interest will be credited to your account every quarter.

Minimum balance to open the account: You must deposit \$500.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

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: You may not make any deposits into your account before maturity. You may not make withdrawals of principal from your account before maturity.

You can withdraw interest any time during the term of crediting after it is credited to your account without penalty.

Early withdrawal penalties: We will impose a penalty if you withdraw any of the principal balance before the maturity date. The fee imposed is equal to the following:

- If your term is 3 to 6 months, the fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.
- If your term is 12 to 36 months, the fee we may impose will equal 120 days interest on the amount withdrawn subject to penalty.
- If your term is 48 to 60 months, the fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of interest prior to maturity: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account: This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least ten days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on the new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

12-MONTH TO 5-YEAR IRA CERTIFICATE OF DEPOSIT

Rate Information: The interest rate on your ___ month term account is ___ % with an annual percentage yield of ___ %. You will be paid this rate until the maturity date of the certificate.

Compounding frequency: Interest will be compounded every day.

Crediting frequency: Interest will be credited to your account every quarter.

Minimum balance to open the account: You must deposit \$250.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.

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: You may not make any deposits into your account before maturity. If you are under age 59 1/2, you may not make withdrawals of principal without penalty from your account before maturity. If you are age 59 1/2 or over, you may make withdrawals of principal from your account without penalty as long as you maintain a minimum of \$250.00 in the account.

You can withdraw interest any time during the term of crediting after it is credited to your account without penalty.

Early withdrawal penalties: We will impose a penalty if you withdraw any of the principal balance before the maturity date. The fee imposed is equal to the following:

- If your term is 12 to 36 months, the fee we may impose will equal 120 days interest on the amount withdrawn subject to penalty.
- If your term is 48 to 60 months, the fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

Withdrawal of interest prior to maturity: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account: This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least ten days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on the new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

A closing transfer fee of \$25.00 may be charged when this account is closed. This fee will not apply if you select another IRA product or deposit with us.

OTHER ACCOUNT FEES

Counter Check:	\$0.50 each
Check Printing:	(fee depends on style of check ordered)
Photocopy of paid check:	\$2.00 per document
Returned Deposited Item Fee:	\$10.00
Stop Payment Fee:	\$25.00
Telephone Transfer (if not done through EasyLine):	\$5.00 per transfer
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):.....	\$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):	\$35.00
Overdraft transfer of funds from a savings account to a checking account:	\$5.00 charged to savings account
Check Collection Fee:	\$5.00 each
Wire Transfer-Incoming:	\$15.00
Domestic Wire Transfer-Outgoing:	\$25.00
Foreign Wire Transfer-Outgoing:	\$65.00
Coupon Processing:	\$5.00
Print Out:	\$1.00 per page
Account Research:	\$15.00 per hour plus \$1 .00 per page produced (\$15.00 minimum)
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
Account closed within 90 days of opening:	\$20.00
Account Balancing Assistance:	\$15.00 per hour (one-hour minimum)
Garnishments:	\$75.00

Levies:	\$75.00
Change ATM/Debit Card PIN:	\$2.00
Replacement of Lost ATM/Debit Card:	\$8.00
Foreign ATM Charge:	\$0.50

Miscellaneous Fees

Official Check:	\$7.00
Money Order:	\$5.00
Check Cashing Service:	\$5.00 Non-customer
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
Night Deposit Zipper Bag:	\$5.00
Night Deposit Lock Bag:	\$20.00

Safe Deposit Yearly Rental:

3X5	\$30.00
5X5	\$40.00
3X10	\$50.00
5X10	\$65.00
10X10	\$100.00