

# helpful tips



**mb** *The Middlefield  
Banking Company*  
My Community. My Bank.

[middlefieldbank.bank/Welcome-Liberty](http://middlefieldbank.bank/Welcome-Liberty)

**888.801.1666**



# Key dates

## WEEK OF APRIL 10

New Middlefield Bank  
Debit, ATM and HSA Cards mailed

## WEEK OF APRIL 17

Liberty National Bank  
ATM Network updated

## FRIDAY, APRIL 21

Liberty National Bank Offices  
Open Normal Hours

## FRIDAY, APRIL 21 5pm

Liberty National Bank Online and  
Mobile Banking No Longer Available  
(No access until Monday, April 24)

## SATURDAY, APRIL 22

Liberty National Bank Offices Closed

Scan Here for More Info  
on Account Conversion.



## MONDAY, APRIL 24

Middlefield Bank Online and Mobile  
Banking is Now Available at 8:00am

Liberty National Bank accounts become  
part of Middlefield Bank when the  
offices reopen at 8:30am.

Liberty National Bank Debit,  
ATM, HSA Cards are automatically  
deactivated and Middlefield Bank Cards  
are live and available for use at 9:00am.

**1. Will my account number change?**

No. Your account number will not change. The routing number of Middlefield Bank, which is 041210448, will replace the routing number of Liberty National Bank.

**2. If I write a check before the conversion and it doesn't clear until after, will it be paid?**

Yes. All Liberty National Bank checks will automatically be sent to Middlefield Bank. If the funds are available in your account, the checks will be paid.

**3. Can I continue to use my Liberty National Bank Checks? How do I get new checks?**

While you can continue to use your existing Liberty National Bank checks, we encourage you to consider replacing them with Middlefield Bank checks with the routing number of 041210448.

**4. What about my electronic debits and/or credits automatically posting to my account including payroll, Social Security, or other automatic payments – do I need to do anything?**

If you receive payroll, Social Security, or other Automated Clearing House (ACH) direct deposits into your checking account you will not notice any disruption of service. Beginning Monday, April 24, 2023, your direct deposits will automatically be deposited into your account with Middlefield Bank. However, we do recommend that you update the routing number to 041210448 as soon as you are able.

**5. Will I continue to receive my account statement at the same time?**

Your final Liberty National Bank account statement will be produced and mailed to you at the close of business on Friday, April 21, 2023. You will begin receiving your statement from Middlefield Bank on the same schedule as your current statement.

**6. Will I still have bounce protection on my account?**

Yes, this will transfer over with your account.

**7. Will the rate on my Certificate of Deposit (CD) and/or Individual Retirement Account (IRA) change?**

Rates will be honored through maturity.

**8. Will the term on my Certificate of Deposit (CD) and/or Individual Retirement Account (IRA) change?**

Current terms will be honored through maturity.

**9. Will I continue to receive an annual IRA statement?**

Yes. You will continue to receive an annual statement in January of each year.

**10. May I change my automated IRA Distribution?**

Yes. Your local branch will have you sign a request form to make that change.

**11. What will happen to my Safe Deposit Box?**

The contents of your box will remain secure after the conversion. Additionally, access to your Safe Deposit Box will remain the same.

/debit and atm cards

**1. Will I need a new debit card?**

Yes. You will receive a new Middlefield Bank Debit or ATM Card in the mail during the week of April 10, 2023. Your new card will be MasterCard® branded. You may activate your new Middlefield Bank Card upon receipt by calling 800.992.3808 provided on your card. However, the new card will not be ready for use until 9:00 am on April 24, 2023. You can continue to use your Liberty National Bank Debit Card to make cash withdrawals and debit card purchases until 9:00am on April 24, 2023.

You may use a Middlefield Bank ATM or any MoneyPass® ATM across the country. Look for the MoneyPass® logo or search [www.moneypass.com](http://www.moneypass.com) to find the nearest surcharge-free ATM.

**2. What will happen to automatic payments and registered websites using my Debit Card?**

Please update your automatic payments processing with your new debit card information. This includes payment apps (such as Venmo), websites (such as Amazon), subscriptions, insurance, or other professional services that you are currently using your debit card number. You can activate your new MB debit card

upon receipt, however please note your new card cannot be used until after 9:00am on Monday, April 24, 2023. If we have an email address on record, you will also receive an email with no-cost Card on File service that links to hundreds of retailers and subscription services that may assist in these updates.

**What are the card limits?**

**Daily Limits:**

ATM: .....	\$500.00
Debit Card (Consumer, HSA, or Business): .....	\$3,000.00
Card-not-present or online purchases: .....	\$1,000.00

# /personal digital banking

## ONLINE AND MOBILE

### 1. When will access to Liberty National Bank Online and Mobile Banking end?

Customers can access their personal Online and Mobile Banking until 5:00pm on Friday, April 21, 2023.

### 2. When is the last date that my Online Banking and Bill Payment transactions will be processed?

Access to Bill Payment will be available through Thursday, April 20, 2023. Internal one-time transfers and scheduled bill payments will be processed until 5:00pm on Friday, April 21, 2023, through Liberty National Bank. After that, transactions will be routed and processed through Middlefield Bank.

### 3. When/How can I log in to Middlefield Bank's Online and Mobile Banking?

If you are currently enrolled in Online and Mobile Banking you will be automatically enrolled in MB's Online and Mobile Banking. You can access starting at 8:00am on Monday, April 24, 2023. **Online Banking:** You will be able to log in using your existing Liberty National Bank online banking username or user ID. Your temporary password will be the last 6 digits of your social security number. You will be required to change this password once logged in. To access online banking, visit [www.middlefieldbank.bank](http://www.middlefieldbank.bank) and click the online banking button in the upper right corner of the main menu. For mobile banking you can download the Middlefield Bank app from the Apple or Android stores and follow the same login instructions as above.

### 4. Will I have full access to my Online Banking on Monday, April 24th?

Yes. Please be aware that you may not see all your accounts. This is part of the conversion process and your accounts are safe. If you don't see one of your accounts, please report them via [www.middlefieldbank.bank/missing](http://www.middlefieldbank.bank/missing). Historical data and transactions may not display immediately, but will be available in 5-7 business days. Past check images may not be available in Online Banking for up to 90 days. **Bill Pay:** If you are currently a Bill Pay user you will still have access to Bill Pay. To prepare, please review your current payee information and delete any payees you are no longer actively paying. Also, please edit payees with missing or invalid addresses. We recommend that prior to conversion on April 24, 2023, you save copies of your payee information and history for your records. Payment history will not be converted and all payee information may not be available.

### 5. Will I still receive my statements electronically?

Yes. You will automatically be enrolled in e-statements.

# /personal lending

## MORTGAGE, HOME EQUITY, PERSONAL AND AUTO LOANS

### 1. Will my loan account number change?

No. Your loan account number will not change.

### 2. Will my loan terms change?

No. The loan terms as outlined in your consumer or mortgage documents will be honored.

### 3. What will I use to pay my loan?

All existing loan payment coupon booklets will be replaced with mailed statements beginning with the next monthly payment that is due on the loan.

### 4. Will there be any other differences in how my loan is serviced?

There will be no disruption in how your loan is serviced.

### 5. Will I receive new checks to access my line of credit?

You may continue to use your existing checks until new Middlefield Bank checks are provided to you.

### 6. Will there be a change in how I make my loan payments?

**Mail:** If you mail your loan payments, you may send them to 15200 Madison Rd., Middlefield, OH 44062. **Branch:** You may also make a payment in person at any of our 22 Middlefield Bank offices. **Phone:** Payment can be made through automated Telephone Banking 877.622.2794, option 4 from your Middlefield Bank checking or savings account. **Auto-Pay:** Payment may be made to your

Middlefield Bank loan through Online Banking or setup by us through an automatic transfer from a Middlefield Bank checking or savings account, or else by automatic payment from a checking or savings account not with Middlefield Bank. Please check on these outside payments as you may need to update the routing number to 041210448. If your account is setup for automatic transfer today, that will continue.

### 7. What if I already have loan payments automatically deducted from my checking account?

The date the loan payment is deducted will remain the same and payments will continue without interruption.

### 8. May I make a loan payment using Bill Pay through another financial institution?

If you currently pay via online banking with another financial institution, you will need to update your Bill Pay to reflect Middlefield Bank, routing number 041210448 and mailing address to 15200 Madison Rd, Middlefield, OH 44062.

### 9. Will my mortgage loan escrow account transfer to Middlefield Bank?

Yes. Your escrow account will automatically transfer to Middlefield Bank and the terms and conditions will remain the same. You will receive an annual escrow analysis statement approximately 12 months from your last escrow analysis statement.

**1. Will my account number change?**

No. Your account number will not change. The routing number of Middlefield Bank, which is 041210448, will replace the routing number of Liberty National Bank.

**2. If I write a check before the conversion and it doesn't clear until after, will it be paid?**

Yes. All Liberty National Bank checks will automatically be sent to Middlefield Bank. If the funds are available in your checking account, the checks will be paid.

**3. Can I continue to use my Liberty National Bank Checks? How do I get new checks?**

While you can continue to use your existing Liberty National Bank checks, we encourage you to consider replacing them with Middlefield Bank checks with the new routing number of 041210448.

You may order new checks via Deluxe, the same partner that Liberty National Bank utilized, via their website [www.deluxe.com](http://www.deluxe.com) or by calling them at 800.865.1913. You can also order new checks by visiting a local branch or calling our Customer Support Center at 888.801.1666. You may also utilize third-party services by providing them your account information with Middlefield Bank's routing number listed above.

**4. When I want to reorder checks or deposit slips, do I use the same form that I received with my Liberty National Bank checks?**

No. When you are ready to reorder, please see the answers above with the options for ordering checks or deposit slips.

**5. I have electronic debits and/or credits automatically posting to or from my account. Do I need to do anything?**

If you receive payroll, social security or other Automated Clearing House (ACH) direct deposits into your checking account you will not notice any disruption of service. Beginning April 24, 2023, your direct deposits will automatically be deposited into your account with Middlefield Bank. However, we do recommend that you update the routing number to 041210448 as soon as you are able.

**6. Will I continue to receive my account statement at the same time?**

Your final Liberty National Bank account statement will be produced and mailed to you at the close of business on April 24, 2023. Thereafter, you will begin receiving your statement from Middlefield Bank on the same schedule as your current Liberty National Bank statement.

**7. Will I still receive check images?**

Customers may also view statements and images through online banking at [www.middlefieldbank.bank](http://www.middlefieldbank.bank). Please note that past check images may not be available in Online Banking for up to 90 days.

**8. When can I login to Middlefield Bank Business Online Banking for my business?**

If you are currently enrolled in Online Banking you will be automatically enrolled in MB's Online Banking. You can access starting at 8:00am on Monday, April 24, 2023. You will be able to login using your existing Liberty National Bank online banking username or user ID. Your temporary password will be the last 6 digits of your Business Tax ID. You will be required to change this password once logged in. You will access via [www.middlefieldbank.bank](http://www.middlefieldbank.bank) with the online banking button in the upper right corner of the main menu and select Business Banking.

**9. Will I have access to Bill Pay for my business?**

Yes. To prepare, please review your current payee information and delete any payees you are no longer actively paying. Also, please edit payees with missing or invalid addresses. We recommend that prior to conversion on April 24, 2023, you save copies of your payee information and history for your records. Payment history will not be converted and all payee information may not be available.

**10. How do I continue to receive my business electronic statements?**

If you are an existing e-statement business customer you will automatically be enrolled in e-statements with Middlefield Bank. If you are not a current e-statement customer please contact us to request enrollment.

**11. If I currently use Positive Pay at Liberty National Bank, will I have this service with The Middlefield Banking Company?**

Yes. Middlefield Bank will have a service through Business Online Banking. Although the process may be somewhat different, the desire to monitor and combat fraudulent activity utilizing the positive pay process remains the same.

**12. Where can I find the interest rate and annual percentage yield (APY) for interest bearing accounts?**

After conversion, please visit [www.middlefieldbank.bank](http://www.middlefieldbank.bank) or call our Customer Support Center at 888.801.1666 for current rates.

**13. Do I need to order a new endorsement stamp?**

If your stamp reflects Liberty National Bank's name then yes, we are requesting that you please reorder a new stamp with Middlefield Bank's name and new routing number at your local Middlefield Bank office free of charge.

**14. Will my Night Deposit Box key still work?**

Yes. You can continue to access the Night Deposit Box with your current key. If you are a Night Deposit customer.

**15. What will happen to my Safe Deposit Box?**

The contents of your Safe Deposit Box will remain secure after the conversion to Middlefield Bank. Additionally, access to your Safe Deposit Box will remain the same.

## BUSINESS & COMMERCIAL REAL ESTATE LOANS

### 1. Will my loan account number change?

No. Your account number will not change.

### 2. Will my loan terms change?

No. The loan terms as outlined in your loan documents will be honored.

### 3. Will there be a change in how I make my loan payments?

**Mail:** If you mail your loan payments, you may send them to 15200 Madison Rd., Middlefield, OH 44062. **Branch:** You may also make a payment in person at any of our 22 Middlefield Bank offices. **Phone:** Payment can be made through automated Telephone Banking 877.622.2794, option 4 from your Middlefield Bank checking or savings account. **Auto-Pay:** Payment may be made to your Middlefield Bank loan through Online Banking or setup by us through an automatic transfer from a Middlefield Bank checking or savings account, or else by automatic payment from a checking or savings account not with Middlefield Bank. Please check on these outside payments as you may need to update the routing number to 041210448. If your account is setup for automatic transfer today, that will continue.

### 4. What if I already have loan payments automatically deducted from my checking account?

The date the loan payment is deducted will remain the same and payments will continue without interruption.

### 5. Will there be any other differences in how my loan is serviced?

There will be no disruption in how your loan is serviced.

### 6. May I make a loan payment using Bill Pay through another financial institution?

If you currently pay via online banking with another financial institution, you will need to update your Bill Pay to reflect Middlefield Bank and mailing address to 15200 Madison Rd, Middlefield, OH 44062.

### 7. How do I request a draw from my business line of credit?

Procedures for business Line of Credit draws will remain the same as before the conversion.

## HEADQUARTERS

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15985 East High Street  
P.O. Box 35  
Middlefield, OH 44062

**Routing Number:** 041210448

**Customer Support Center:**

Monday – Friday ..... 8:00am to 7:00pm  
Saturday ..... 8:00am to 1:00pm  
Phone ..... 888.801.1666

**Telephone Banking Phone:** 877.622.2794

**Website:** [www.middlefieldbank.bank](http://www.middlefieldbank.bank)

**Social:** Stay Connected Follow Us on Facebook, LinkedIn, Twitter, and Instagram

**Email Customer Support Center via Contact Us Form:** [www.middlefieldbank.bank/contact-us](http://www.middlefieldbank.bank/contact-us)

**Branch Locations and Hours:** [www.middlefieldbank.bank/locations](http://www.middlefieldbank.bank/locations)

**Additional Conversion Resources:** [www.middlefieldbank.bank/welcome-liberty](http://www.middlefieldbank.bank/welcome-liberty)

## ONLINE/MOBILE BANKING

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**Online Banking:** Online Banking Login via [www.middlefieldbank.bank](http://www.middlefieldbank.bank)

**Online Banking Accounts Missing/Not Displaying:** Report for Agent Review via [www.middlefieldbank.bank/missing](http://www.middlefieldbank.bank/missing)

*Note: This is part of conversion and your accounts are safe. An agent will review and combine the accounts to one record.*

## DEBIT/ATM CARD

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**Activate New MB Debit/ATM Card:** By Calling 800.992.3808 and set a PIN

**Report MB Debit/ATM Card Lost or Stolen:** During Business Hours by Calling Customer Support Center and After Hour by calling 800.472.3272

**MoneyPass® ATM Locator:** [www.moneypass.com](http://www.moneypass.com)

## CARD BENEFITS

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**Secure Rewards Checking Benefits:** [securerewards.clubchecking.com](http://securerewards.clubchecking.com) or 866.201.0361

**Credit Card Benefits Services:** 866.894.8569

## CHECKS

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**Reorder Checks & Endorsement Stamps:** Deluxe website's [www.deluxe.com](http://www.deluxe.com) red buy checks button or for assistance please call 877.838.5287 personal or 800.865.1913 business

## ADDITIONAL SERVICES

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**MB Investment Services:** [www.middlefieldbank.bank/mbinvest](http://www.middlefieldbank.bank/mbinvest) or 440.632.3444

**MB Insurance Services:** [middlefieldbank.insuranceaisle.com](http://middlefieldbank.insuranceaisle.com) or 855.482.7953



[middlefieldbank.bank/Welcome-Liberty](http://middlefieldbank.bank/Welcome-Liberty)

**888.801.1666**