

*/hello*

# welcome



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

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

**888.801.1666**



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# */ your* guide

## WELCOME TO MB!

We look forward to continuing to provide you with best-in-class banking and service! Our teams are currently collaborating and meeting regularly to make this process as seamless as possible for you.

Thank you for being part of this historic event for our banks!

We have prepared this guide to help you understand how we will be converting your current Liberty National Bank accounts and services to Middlefield Bank accounts and services. This Q&A format will tell you all you need to know about the process and the timeline to complete it. If anything is unclear or requires a further conversation, please do not hesitate to contact your local branch office or our Customer Support Center via 888.801.1666.

We hope you will find that “MB Can Be Your Everything Bank” for all your finance needs, with convenient services and technology, made simple. Thank you for your patience during this process.

# Key dates

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## 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

## MONDAY, APRIL 24

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

Liberty National Bank offices reopen  
as Middlefield Bank 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.

# /general questions

01

## Who is Middlefield Bank?

With over 120 years in banking, we understand the role a bank can have in shaping the financial success of our communities, local businesses, and every customer that walks through our doors. We pride ourselves in full-service banking delivered with a friendly hometown feel. As an MB customer, you become part of a bank that continues to grow, while never forgetting where we came from.

02

## When will my accounts/loans be converted?

While our teams have been preparing monthly, conversion for your accounts/loans will be on Monday, April 24, 2023.

03

## Will branch hours remain the same?

Yes. Branch hours for former Liberty National Bank branches will remain the same. Please note – there is a planned closure of Liberty offices on Saturday, April 22, 2023 for conversion. ATMs will remain available during this time. The Westerville branch located at 33 S. Cleveland Avenue will be relocated effective April 14, 2023. The staff members will be retained. Please visit our Westerville branch located at 17 North Street.

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## What do I need to do right now?

As of today, you can continue banking as usual. There will be a few actions needed in the days leading up to the conversion on Monday, April 24, 2023. Your accounts will automatically be converted to Middlefield Bank accounts. Please review the detailed information in this packet.

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## What should I do if I have questions?

Please contact your local branch, visit us online at [www.middlefieldbank.bank/welcome-liberty](http://www.middlefieldbank.bank/welcome-liberty), or contact our Customer Support Center via 888.801.1666. Our Customer Support Agents are available Monday-Friday 8:00am-7:00pm and Saturday 8:00am-1:00pm.

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## Can I access my Online and Mobile Banking during conversion weekend?

You may continue accessing your accounts via Liberty's Online and Mobile Banking until 5:00pm on Friday, April 21, 2023. You will not be able to access your accounts in Middlefield's Online and Mobile Banking until Monday, April 24, 2023 at 8:00am. Please refer to the additional details regarding Online and Mobile Banking and Bill Pay in this packet.

# /personal banking

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**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.

You may order new checks via Deluxe, the same partner that Liberty National Bank utilized, via their website <https://orderpoint.deluxe.com> or by calling them at 877.838.5287. You can also order checks by visiting your 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 number listed above.

**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. What will happen to automatic payments and 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 debit card cannot be used until after Monday, April 24, 2023, 9:00am.

**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 Friday, April 21, 2023. You will begin receiving your statement from Middlefield Bank on the same schedule as your current statement.

**7. How do I continue to receive electronic statements?**

If you are an existing e-statement user, you will be automatically enrolled in e-statements starting on April 24, 2023. You will access them via MB's online banking.

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

Yes, this will transfer over with your account. Please see the disclosure booklet for limits and other changes on page 28.

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

After conversion, please visit our website for current rates.

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

Rates will be honored through maturity.

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

Current terms will be honored through maturity.

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

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

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

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

**14. 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.

## CHECKING ACCOUNTS

WHAT IS CONVERTING:		LNB Relationship, LNB Direct, LNB Electronic		
<b>MB PRODUCTS</b>		<b>Cash Back Rewards</b>		
Accounts/Service Relationship Required		No		
Minimum to Open		\$50.00		
Monthly Charge		N/A		
How to Avoid Charge		<b>Time Span</b>	<b>Balance</b>	
Other Ways to Avoid Charge		None		
Paper Statement Fee		\$5 if no E-statement (waived 1st 31 days)		
Cash Rewards:	<b>Tier 1</b>	\$500.00 - \$999.99	Earn \$5.00	
	<b>Tier 2</b>	\$1000.00 - \$1499.99	Earn \$10.00	
	<b>Tier 3</b>	\$1500.00 or more	Earn \$15.00	
Interest Paid		No		
Interest Compounded:		N/A		
		<b>Tier</b>	<b>Rate</b>	<b>APY</b>
	<b>Tier 1</b>			
	<b>Tier 2</b>			
Account Qualifications NOT Met		No Cash Back Rewards Credited		
Qualifications		Spend \$500 or more POS: and Direct Deposit, Mobile Deposit, ACH Debit or Automatic Loan Payment (MB)		
ATM Fee Reimbursements		No		
Foreign ATM Transactions		\$1.00		
<b>DEBIT CARD</b>				
Rewards Available		Up to \$15.00		
Reward Eligibility		Yes		
ATM 24 Hour Withdrawal Limit		\$500.00		
Point of Sale Limit		\$3,000.00		
<b>FREE BENEFITS</b>				
ATM/Debit/Check Card		Yes		
ATM MoneyPass® Surcharge Free		Yes		
Text Banking Alerts		Yes		
E-Statements		Yes		
Identity Theft		No		
Mobile Banking		Yes		
Online Banking		Yes		
Online Bill Pay		Yes		
MB CardSecure Debit Controls		Yes		

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LNB eXtraordinary			LNB Smart Checking			LNB Money Market		
Secure Rewards			Smart Rewards			Money Market		
			15 Debit POS or Personal MMA, Savings, CD \$50,000.00 and Direct Deposit, Mobile Deposit, ACH or Automatic Loan Payment					
\$50.00			\$50.00			\$2,500.00		
\$5.95			\$5 (waived 1st statement last day of month acct opened)			\$8.00		
Time Span		Balance	Time Span		Balance	Time Span		Balance
Cycle		\$5,000.00				Daily		\$2,500/Daily
\$2.00 Credit for Seniors 62+ and Students 16-24			Meet Requirements Listed Above			N/A		
\$2 if no E-statement (waived 1st 31 days)			\$5 if no E-statement (waived 1st 31 days)			N/A		
No			Yes			Yes		
N/A			Monthly			Daily		
Tier	Rate	APY	Tier	Rate	APY	Tier	Rate	APY
			< \$25,000	0.50%	0.50%	<\$2,499.99	0.15%	0.15%
			\$25,000.01+	0.35%	0.35%	\$2,500 - \$24,999	0.30%	0.30%
	N/A		All balances	0.35%	0.35%	\$25,000 - \$49,999	0.50%	0.50%
						\$50,000+	0.60%	0.60%
			15 Debit POS or Personal MMA, Savings, CD \$50,000.00 and Direct Deposit, Mobile Deposit, ACH or Automatic Loan Payment					
No			Up to \$15.00, if qualified			N/A		
\$1.00			\$1.00			N/A		
N/A			N/A			N/A		
N/A			N/A			N/A		
\$500.00			\$500.00			\$500.00		
\$3,000.00			\$3,000.00			\$3,000.00		
Yes			Yes			Yes		
Yes			Yes			Yes		
Yes			Yes			Yes		
Yes			Yes			Yes		
Yes			No			No		
Yes			Yes			Yes		
Yes			Yes			Yes		
Yes			Yes			Yes		
Yes			Yes			Yes		
Yes			Yes			Yes		

## SAVINGS ACCOUNTS

CONVERTING FROM: LNB ELECTRONIC SAVINGS & INVESTMENT	Rate Tiers	
CONVERTING TO: STATEMENT SAVINGS	Current Rate	0.60% APY
Super Saver Savings	\$50,000+	0.70% APY
	\$25,000-\$49,999	0.60% APY
	\$3,000 - \$24,999	0.50% APY
	Below \$3,000	0.20% APY

## MONEY MARKET RATES

Initial Minimum Deposit	Minimum Deposit (To Earn APY)	Maximum Balance	Rate	Annual Percentage Yield (APY)
\$3,000.00	\$0	\$2,499.99	0.15%	0.15%
\$3,000.00	\$2,500.00	\$24,999.99	0.30%	0.30%
\$3,000.00	\$25,000.00	\$49,999.99	0.50%	0.50%
\$3,000.00	\$50,000.00	N/A	0.60%	0.60%

## CD RATES \*Personal and Business

Period	Initial Minimum Deposit	Minimum Deposit (To Earn APY)	Rate	Annual Percentage Yield (APY)
3-Months	\$500	\$500	0.20%	0.20%
6-Months	\$500	\$500	0.25%	0.25%
12-Months	\$500	\$500	0.45%	0.45%
18-Months	\$500	\$500	0.50%	0.50%
24-Months	\$500	\$500	0.60%	0.60%
30-Months	\$500	\$500	0.65%	0.65%
36-Months	\$500	\$500	0.70%	0.70%
48-Months	\$500	\$500	0.80%	0.80%
60-Months	\$500	\$500	0.90%	0.90%

Minimum To Open Account	Balance to Avoid Fees	Monthly Fee	Interest Compounded	Interest Paid	Special Features
<b>\$10.00</b>	<b>\$100</b>	<b>\$2.00</b>	<b>Quarterly</b>	<b>Calendar Quarterly</b>	
\$10.00	\$3,000	\$6.00	Quarterly	Calendar Quarterly	Tiered Rate Structure

## IRA RATES \*Personal and Business

Period	Initial Minimum Deposit	Minimum Deposit (To Earn APY)	Rate	Annual Percentage Yield (APY)
12-Months	\$250	\$250	0.45%	0.45%
18-Months	\$250	\$250	0.50%	0.50%
24-Months	\$250	\$250	0.60%	0.60%
30-Months	\$250	\$250	0.65%	0.65%
36-Months	\$250	\$250	0.70%	0.70%
48-Months	\$250	\$250	0.80%	0.80%
60-Months	\$250	\$250	0.90%	0.90%

## IRA SAVINGS RATES

Initial Minimum Deposit	Minimum Deposit (To Earn APY)	Rate	Annual Percentage Yield (APY)
\$100	<\$1000	0.10%	0.10%
\$100	\$1,000	0.20%	0.20%
\$100	\$2,500	0.30%	0.30%
\$100	\$5,000	0.40%	0.40%

# /personal digital banking

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## 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?**

While access will begin on Monday, April 24, 2023, please be aware that you may not see all accounts. This is part of the conversion process and your accounts are, in fact, safe. We ask that you please complete the form to report the accounts you are not seeing online (checking, savings, money markets, loans, etc.). The form can be found at [www.middlefieldbank.bank/missing](http://www.middlefieldbank.bank/missing). Please do not include account numbers in this form.

The form is accessible via our Welcome Liberty button at the top of the homepage or graphic ad in online banking.

You may not see your historical data and transactions immediately, but they will be available in 5-7 business days. Also, the past check images may not be available in Online Banking for up to 90 days.

If you are currently a Bill Pay user you will have access to Bill Pay, but you will need to setup your payee information. We recommend that prior to conversion on April 24, 2023, you save or make printed copies of your information and history for your records.

**5. What about my text alerts?**

Your text alerts and preferences will not carry over to MB. Please jot down your preferences and add them to your online and mobile banking settings on or after Monday, April 24, 2023.

**6. Will I still receive my statements electronically?**

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

**7. How do I sign up for Personal Online/Mobile Banking if I am currently not a Liberty Online Banking User?**

Beginning Monday, April, 24, 2023 at 8:00am, visit [www.middlefieldbank.bank](http://www.middlefieldbank.bank), online banking login. Click the online banking login, select personal banking and click New User. The temporary PIN for online banking enrollment will be set to the last 4 digits of your social security number. Once enrolled, you may sign up for e-statements and Bill Pay by selecting the corresponding tabs the first time you login. For mobile banking you can download the Middlefield Bank app from the Apple or Android stores and follow new user prompts.

# /debit and atm cards

**1. Will I need a new Debit or ATM 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 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.

**2. Will my new Debit or ATM Card have the same surcharge-free ATM access?**

Yes. You may use any 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.

**3. When should I begin to use my new Debit Card or ATM Card?**

You may activate your Middlefield Bank Debit Card upon receipt by calling 800.992.3808 provided on your card. However, the new card will not be ready for use until 9:00am on April 24, 2023. Your Liberty National Bank Debit Card will be automatically deactivated at 9:00am on April 24, 2023.

**4. 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 lending

## MORTGAGE, HOME EQUITY, PERSONAL AND AUTO LOANS

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### 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 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 checking or savings account. **Auto-Pay:** Payment may also be made by automatic transfer from a Middlefield Bank checking or savings account, or through Online Banking.

### 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.

# *business* banking

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**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?**

Once you have successfully logged into Business Online Banking, you will have access to Bill Pay for your business. Your accounts and vendors will need to be set up in order to make payments from Bill Pay as this information will not be converted. We recommend that prior to conversion on April 24, 2023, you save or make printed copies of your vendor information and history for your records.

**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 CHECKING & MONEY MARKET ACCOUNTS

WHAT IS CONVERTING:	LNB Small Business	LNB Business Checking	
MB PRODUCTS	MB Small Business Checking	MB Business Checking	
Minimum to Open	\$100.00	\$100.00	
Maintenance Fee	\$10.00	\$20.00	
How much to Avoid Charge	\$1,500.00 Average Daily Balance	\$5,000.00 Average Daily Balance	
Activity Charges* See Below For More Details	.35 per transaction item after the 1st 100.	.35 per transaction item after the 1st 250.	
Mailed Statement	\$5.00 if not e-statements	\$5.00 if not e-statements	
Mailed Statement with Images	\$10.00 if not e-statements	\$10.00 if not e-statements	
\$10.00 if not e-statements			
Interest Paid	No	No	
Interest Compounded			
			Tier 1
			Tier 2
			Tier 3
			Tier 4
Earnings Credit			
Cash Deposited Fee			
Current Ordered - Bills			
Current Ordered - Coin			

\*Activity Charges: Transaction items are any combination of checks paid, deposit tickets, ACH debits and credits, account transfers, ATM, and debit card purchases.

## BUSINESS SAVINGS ACCOUNTS

CONVERTING FROM: BUSINESS SAVINGS	Rate Tiers	
CONVERTING TO: BUSINESS STATEMENT	Current Rate	0.60% APY
<b>ADDITIONAL SAVINGS:</b>		
Business Super Saver Savings	\$50,000+	0.80% APY
	\$25,000-\$49,999	0.70% APY
	\$3,000 - \$24,999	0.60% APY
	Below \$3,000	0.25% APY

LNB Non-Profit	LNB Business Interest			LNB IOTA/IOLTA			LNB Commercial Checking	
MB Non-Profit Checking	Business Money Market			MB IOLTA Checking			MB Commercial Checking	
\$100.00	\$2,500.00			\$100.00			\$100.00	
None	\$8.00			None			\$20.00	
None	\$2,500.00 >			None			None	
.35 per transaction item after the 1st 50.	None			None			.20 per transaction item	
\$5.00 if not e-statements	N/A			N/A			\$5.00 if not e-statements	
\$10.00 if not e-statements	N/A			N/A				
No	Yes			Yes			No	
	Daily			Monthly				
	<\$2,499.99	0.30%	0.30%	\$0.00 or more	0.20%	0.20%		
	\$2,500 - \$24,999	0.60%	0.60%					
	\$25,000 - \$49,999	0.70%	0.70%					
	\$50,000 or more	0.80%	0.80%					
								Yes 0.30%
								.20/\$100 over \$10,000
								\$0.50 /bill strap
								\$0.10 /roll

Minimum To Open Account	Balance to Avoid Fees	Monthly Fee	Interest Compounded	Interest Paid	Special Features
\$10.00	\$100	\$2.00	Quarterly	Calendar Quarterly	
\$10.00	\$3,000	\$6.00	Quarterly	Calendar Quarterly	Tiered Rate Structure

# *business* lending

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## **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 checking or savings account.

**Auto-Pay:** Payment may also be made by automatic transfer from a Middlefield Bank checking or savings account, or through Online Banking.

### **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.

# /customer support

## SUPPORT CENTER AND TELEPHONE BANKING

### 1. Who do I call if I need assistance?

If you have any questions about the transition, or are in need of general customer support, please call Middlefield Bank's Customer Support Center at 888.801.1666. Our Agents are available 8:00am - 7:00pm Monday through Friday; and 8:00am - 1:00 pm on Saturday.

### 2. How will the Customer Support Center be able to assist me?

The Customer Support Center can offer assistance to a wide array of customer requests including balance history, account transfers, resolution of online banking issues, statement requests, check re-orders, stop payments, transaction disputes and much more.

### 3. Is there an automated service that I can call to receive basic account information?

Our automated telephone banking service can be accessed 24 hours a day, 7 days a week.

### 4. How do I access Telephone Banking?

To access account information simply dial 877.622.2794 and enter your account number and your telephone banking personal identification number (PIN). Initially, your PIN will be defaulted to the last 4 digits of your social security number. After your initial log in, your PIN can be changed by selecting option #9.

### 5. What can I do over Telephone Banking?

With our Telephone Banking service, you have the ability to:

- Verify account balances
- Check recent transactions
- Verify checks
- Check recent deposits
- Transfer between accounts
- Make loan payments

## FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) DEPOSIT ACCOUNTS

### What happens to my FDIC coverage if I have deposits at two insured banks that merge?

When two or more insured banks merge, deposits from the assumed bank are separately insured from deposits at the assuming bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six month period. If a CD matures during the six month grace period and is renewed on any other basis, it would be separately insured only until the end of the six month grace period.

# branch locations

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## NORTHEAST REGION

### Beachwood

25201 Chagrin Blvd.  
Suite 120  
Beachwood, OH 44122  
216.359.5580

### Chardon

348 Center St.  
Chardon, OH 44024  
440.286.1222

### Cortland

3450 Niles-Cortland Rd.  
Cortland, OH 44410  
330.637.3208

### Garrettsville

8058 State St.  
Garrettsville, OH 44231  
330.527.2121

### Lake County Loan Production

8373 Mentor Ave.  
Mentor, OH 44060  
440.632.8140

### Mantua

10691 Main St.  
P.O. Box 648  
Mantua, OH 44255  
330.274.0881

### Middlefield – Main

15985 E High St.  
P.O. Box 35  
Middlefield, OH 44062  
440.632.1666

### Middlefield – West

15545 W High St.  
P.O. Box 35  
Middlefield, OH 44062  
440.632.8113

### Newbury

11110 Kinsman Rd.  
P.O. Box 208  
Newbury, OH 44065  
440.564.7000

### Orwell

30 S Maple St.  
P.O. Box 66  
Orwell, OH 44076  
440.437.7200

### Solon

6134 Kruse Dr.  
Solon, OH 44139  
440.542.3789

### Twinsburg

2351 Edison Blvd.  
P.O. Box 560  
Twinsburg, OH 44087  
330.425.3033

## CENTRAL REGION

### Dublin

6215 Perimeter Dr.  
Dublin, OH 43017  
614.793.4631

### Marysville

160 Coleman's Crossing Blvd.  
Marysville, OH 43040  
937.642.0467

### Plain City

490 S Jefferson Ave.  
Plain City, OH 43064  
614.689.2622

### Powell

10628 Sawmill Pkwy.  
Powell, OH 43065  
614.392.5702

### Sunbury

492 W Cherry St.  
P.O. Box 987  
Sunbury, OH 43074  
740.913.0632

### Westerville

17 N State St.  
Westerville, OH 43081  
614.890.7832

## WESTERN REGION

### Ada

118 S Main St.  
Ada, OH 45810  
419.634.5015

### Bellefontaine – North

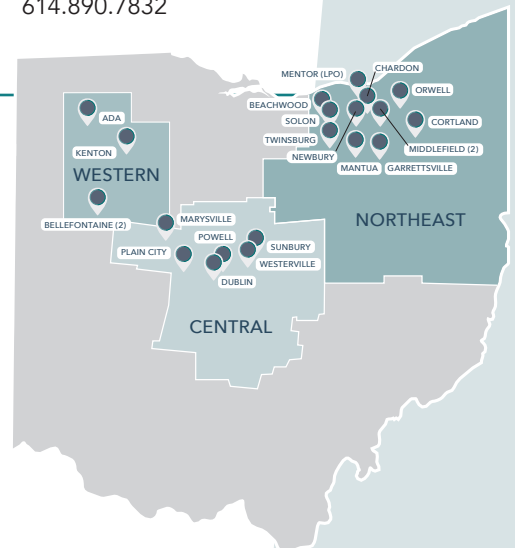
1120 N Main St.  
Bellefontaine, OH 43311  
937.592.5688

### Bellefontaine – South

1454 S Main St.  
Bellefontaine, OH 43311  
937.593.9694

### Kenton

100 E Franklin St.  
Kenton, OH 43326  
419.673.1217



Please note the Westerville branch located at 33 S. Cleveland Avenue will be relocated effective April 14, 2023. The staff members will be retained. Please visit our Westerville branch located at 17 North Street.

# quick reference

## 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**