



...the leader by all accounts!

savings >>>



# savings > > >

The future belongs to those who are prepared. Saving for the future prepares you for almost anything.

- **Retirement**
- **Children's Education**
- **Healthcare**
- **A New Home or home repair**
- **Travel**
- **Or just a rainy day**

Our savings programs can lead to wealth as well as fee-free checking in qualifying accounts.



**Passbook and Statement Account** The safe, convenient way to save. Your choice of a statement or a passbook for record keeping.

- \$10 opening balance requirement
- Interest compounded quarterly
- \$2 monthly fee waived when \$100 balance is maintained



**Super Saver Account** A premium savings plan that offers high yield and a user-friendly statement.

- \$6 monthly fee waived when \$3000 account balance is maintained
- Interest rate increases as savings balance increases
- Interest compounded quarterly



**Teen Savings Accounts** Saving while you're young puts time on your side, and it is a good habit to encourage. We have even created a special teen website, [mb-easy.com](http://mb-easy.com), to make the process fun.

- No service charges for this account
- \$100 minimum deposit required to open an account
- under 18 requires parent signature



**Christmas Club Accounts** Next year's holiday season will be sneaking up on you before you know it. Be ready with a Christmas Club Account from The Middlefield Banking Company. Just decide how much you'd like to have available for holiday spending. Then make regular deposits to your Christmas Club Account, and we'll mail you a check – including interest – when next year's shopping season arrives.

- An easy way to fund your next holiday season.
- We'll mail your check in plenty of time for shopping
- Put aside a little or a lot – the choice is yours.



**Certificates of Deposit** Convenient. Flexible. Safe. Smart. The Middlefield Banking Company's lineup of certificates is investment for any pocketbook

- Terms from three months to five years
- Very competitive interest rates
- Minimum investments as low as \$500
- Interest options include monthly check, monthly transfer or compounding
- Jumbo Certificates (\$100,000+) also available



**Health Savings Accounts** Direct your own affordable healthcare plan. The Government approved HSA allows you to establish individual health coverage with high deductibles. The deductible is saved with pre-tax dollars in a special account and may be added to each year.\*

- savings covers your deductible as allowed by the Federal Government
- this health savings moves with you, regardless of employment
- once you apply for Medicare, the savings becomes yours
- checkbook is issued for medical payments as necessary



**Individual Retirement Accounts** An IRA from The Middlefield Banking Company is a smart, safe way to build savings for your retirement. Plus, your IRA can offer you significant tax advantages today!\*

- Our Traditional, Roth and Educational IRA plans help you realize tax savings today, while you build a comfortable retirement for tomorrow.
- We'll be happy to help you customize your IRA program to fit your goals, and your lifestyle.

**IRA Certificate of Deposit** - A CD exclusively for IRA investors who want safety and a guaranteed return from their portfolio.

**IRA Savings Accounts** - This flexible, high earning account allows regular, automatic investments of any amount. This account is ideal for intermittent deposits or as a temporary holding account for rollovers.

**mb** *The Middlefield  
Banking Company*

**Your community bank ... Safe, Solid, Sound**

\*As with all tax related issues, be sure to consult with an accountant or other qualified advisor regarding eligibility and tax implications. All certificates, including Individual Retirement Accounts carry penalties for early withdrawal.

The Middlefield Banking Company has built a reputation of over 100 years by treating our customers like friends, keeping our promises and giving customers value. We're a **Community Bank** that is **SAFE, STRONG and SOLID**, and we're ready to assist our customers in banking for all the seasons of life.

Convenient offices in Geauga, Ashtabula, Portage and Trumbull Counties.



**The Middlefield  
Banking Company**

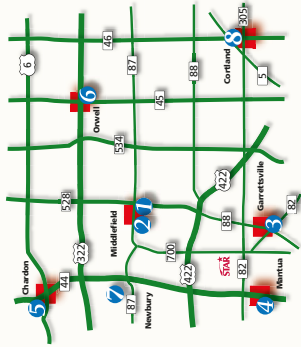
main office: 888/801-1666

easylines: 877/mbc-2794

[www.middlefieldbank.com](http://www.middlefieldbank.com)

[www.mb-easy.com](http://www.mb-easy.com) (teen site)

[easylink@middlefieldbank.com](mailto:easylink@middlefieldbank.com)



**1**

**Main Office**

15985 E. High Street  
Middlefield, OH 44062  
440/632-1666 • 888/801-1666  
Lobby and Drive Thru Hours: Mon, Tues, Thurs  
8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;  
Wed and Sat 8:00 am to noon

**2**

**West Branch**

15545 W. High Street  
Middlefield, OH 44062  
440/632-1666 • 888/801-1666  
Lobby and Drive Thru Hours: Mon, Tues, Thurs  
8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;  
Wed and Sat 8:00 am to noon

**3**

**Garrettsville**

8058 State Street  
Garrettsville, OH 44231  
330/527-2121 • 888/801-2121  
Lobby and Drive Thru Hours: Mon, Tues, Wed,  
Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;  
Sat 8:00 am to noon

**4**

**Mantua**

10519 Main Street  
Mantua, OH 44255  
330/274-0881 • 877/274-0881  
Lobby Hours: Mon, Tues, Thurs 8:00 am to 5:00 pm;  
Fri 8:00 am to 7:00 pm; Wed and Sat 8:00 am to noon

**5**

**Chardon**

348 Center Street  
Chardon, OH 44024  
440/286-1222 • 888/801-1666  
Lobby and Drive Thru Hours: Mon, Tues, Wed,  
Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;  
Sat 8:00 am to noon

**6**

**Orwell**

30 S. Maple Street  
Orwell, OH 44076  
440/437-7200 • 888/801-1666  
Lobby and Drive Thru Hours: Mon, Tues, Wed,  
Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;  
Sat 8:00 am to noon

**7**

**Newbury**

11110 Kinsman Road  
Newbury, OH 44065  
440/564-7000 • 888/801-1666  
Lobby and Drive Thru Hours: Mon, Tues, Wed,  
Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;  
Sat 8:00 am to noon

**8**

**Cortland**

3450 Niles-Cortland Road  
Cortland, OH 44410  
330/637-3208 • 888/801-1666  
Lobby and Drive Thru Hours: Mon, Tues, Wed,  
Thurs 8:00 am to 5:00 pm; Fri 8:00 am to 7:00 pm;  
Sat 8:00 am to noon



Walk-up ATM located at Hiram College, Kennedy Center

Offices conveniently located to handle all your finances.

