



The foundation of most financial packages is the *Checking Account*. It allows the freedom to transact business across the miles. At The Middlefield Banking Company, we're reinventing this process every day by adding features and conveniences to make life easy.

checking > > >

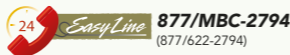
flexible > > >

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.



888/801-1666 • middlefieldbank.com



www.mb-easy.com (teen site) • easylink@middlefieldbank.com

Offices conveniently located to handle all your finances.

1 Main Office
15985 E. High Street
Middlefield, OH 44062
440/632-1666
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
440/632-8113
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
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
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
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
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
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
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

STAR Walk-up ATM located at Hiram College, Kennedy Center



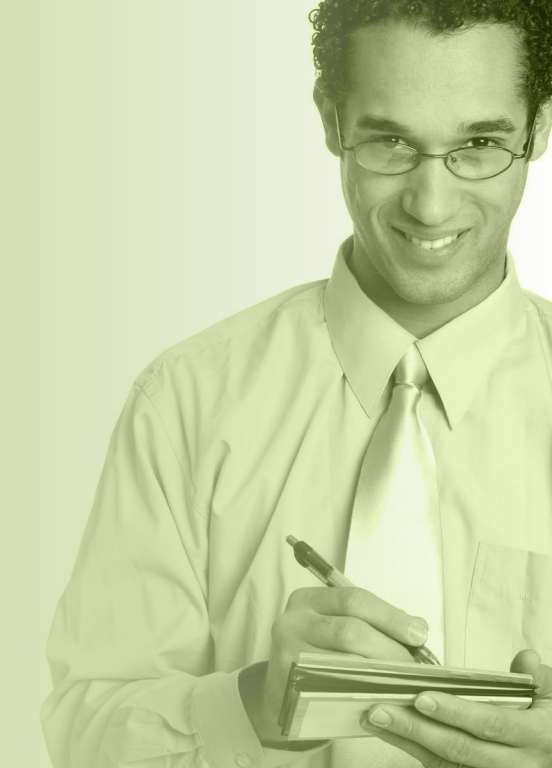
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...the leader by all accounts!

checking > > >


convenient > > >




checking >>>

The Middlefield Banking Company makes accessing your cash easy, no matter what the season of life. Whether you are just starting out, raising a family or want maximum yield on your hard earned dollars, **mb** has the perfect account for you. Here are Checking Account Packages with benefits we have tailored for strategic times in life.


Easy Checking

- Free Checking with no monthly fees, no balance requirements and unlimited check writing
- Access to your money via ATM/Debit card
- Free  *E-Statements*
- Free *EasyLink* online banking and BillPay


Easy Plus Checking

- No minimum balance required to avoid service fee
- \$10.00 per month service fee
- Access to your money via ATM/Debit card
- Free  *E-Statements*
- Free *EasyLink* online banking and BillPay


New N.O.W. Checking

- Variable rate account
- If minimum balance is greater than \$1,500 there is no monthly service fee, otherwise \$8.00 per month service fee
- \$0.25 fee per check or debit item
- Access to your money via ATM/Debit card
- Free  *E-Statements*
- Free *EasyLink* online banking and BillPay

Money Market Account

- Variable rate account
- If minimum balance is greater than \$3,000 there is no monthly service fee, otherwise \$8.00 per month service fee
- Limited to six (6) check or debit items per month
- ATM/Debit card not available
- Free  *E-Statements*
- Free *EasyLink* online banking and BillPay

Easy Living Checking

- To qualify for this account you must be 62 years or older
- Variable rate account
- No monthly service fees
- Free access to your money via ATM/Debit card
- Free  *E-Statements*
- Free *EasyLink* online banking and BillPay
- Super Saver Account with no minimum balance required
- Free checks for life†



why choose a community bank like the middlefield banking company?

A banking relationship is important and no one takes it lightly. So what makes **mb** different and why should you change banks?

Service and security are what we offer, and our key principles of operation say a lot about how we do it. We value customers above all, and believe in honoring them with respect, dignity and concern.


Honesty and efficiency are the hallmarks of how we work with customers. We employ ethical principles, keep our promises and try to always do the right thing. We train our staff to be proactive, always working to meet and exceed customer expectation.

If these things are as important to you as they are to us, we think we're the bank for you! Our 100+ years of experience with the same name and steadfast customer loyalty make us think we're right. We welcome your business and hope to earn your loyalty, too.



Also available: Savings Programs | Mortgage/Home Equity Programs
Lending Programs | Consultive Financial Services | Complete Business Services | Easy Living Solutions

The Middlefield Banking Company makes available the following **special features** to all our Checking Accounts and Packages:

- **Switch Kit Service** Reluctant to change banks because of the hassle? Let one of our Customer Service Representatives do all the work for you! Simply complete our form with deposits and withdrawals you have working now and we will do the rest.
-  *E-Statements* Electronic statements are so easy and convenient. View your account activity and balance your Checking Account with the aid of this electronic service.
- **Overdraft Protection*** Accidental checking overdrafts are a thing of the past when your Checking is linked to your **mb** Savings or **mb** Credit Line.
- *EasyLink and EasyLine* Use our convenient on-line and telephone banking services to access your account, move funds or pay bills 24/7. It's fast and easy!
- **Direct Deposit Simplify your life!** Have your paycheck direct deposited to your **mb** Checking Account.
- **Automatic Bill Pay** **mb** makes paying your monthly bills or loan payments easy. Set up this "no-check" feature and payments come out of your account as you direct.
- **ATM and Debit Cards** Use our **mb** Debit MasterCard to make purchases, or access cash from your checking account. No fees apply when you use **mb** ATMs.

For complete details on all of our checking program go to middlefieldbank.com/checking

mb The Middlefield Banking Company
Your community bank ... Safe, Solid, Sound

* Transfer limit, fee and annual credit line fees apply. Subject to credit approval.

designed for you >>>

This offer is available on personal accounts only and some restrictions may apply. Offer subject to change without notice. † Standard checks only.