

business > > >

The Middlefield Banking Company is dedicated to futures and that includes business futures. We are keenly aware of the tools business needs to perform, compete and grow.



Growing Your Business:

- ✦ Commercial Real Estate Loans
- ✦ Capital Improvement Loans
- ✦ Corporate Lines of Credit
- ✦ Cash Management Tools
- ✦ Variety of Savings Accounts
- ✦ Certificates of Deposit

- Bank with us accessing real time financial data...
 - online 24/7 from office, home or on the road with *EasyLink* at middlefieldbank.com
 - via telephone using *EasyLine* at 877-MBC-2794
 - make check deposits without ever leaving the office with *EasyDeposit*® remote deposit
 - visit any of our convenient offices in 4 counties
- Electronic Payroll Transfers and ACH Originations
- Commercial Overdraft Credit Line
- Accounts Receivable Lending Options
- International and Domestic Wire Transfers
- Flexible Cash Options
- Merchant Credit Card Processing
- MasterCard and Visa Credit Cards

why choose a community bank like the middlefield banking company?

What makes *mb* different and why should you change banks? 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. We're solid, technological and convenient.



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: Personal Checking Programs | Mortgage/Home Equity Programs
Savings Programs | Lending Programs | Consultive Financial Services | Easy Living Solutions



Easy Business Checking

No minimum balance required
100 checks/debits free then 25¢ each additional item



Easy Business Plus Checking

No minimum balance required
25¢ per check/debit fee
\$8 monthly statement fee



New Business N.O.W. Checking

Certain eligibility restrictions apply
\$8 monthly statement fee
25¢ per check/debit fee
\$1,500 minimum balance to waive all fees
Variable rate account



Business Money Market Account

\$3,000 minimum balance to waive all fees
\$8 monthly statement fee
Limited to 6 debits per month
Variable rate account



Business Analysis Account

\$6 monthly statement fee
15¢ per check/debit fee
10¢ per deposit/deposit item
Credit earned on daily available balance at a rate of 0.50% above the Statement Savings rate

Sweep Accounts

Customers establish a "target balance" in their Business Checking account. This target balance is the available check-writing balance. Any funds over the target balance will be swept into an interest-bearing account until such time as those funds may be necessary to clear checks again. This is an interest bearing account whose interest rate is determined by the Federal Funds Rate as established by the Federal Reserve System.

Overdraft Protection* Available

Checking overdrafts are not part of your positive picture, therefore we have safeguards in place. Simply link your business checking to a *mb* Savings account or *mb* Credit Line and the funds will automatically move to cover checks. *mb* Business Credit Line Accounts range from \$500 to \$10,000 and funds can be drawn down as necessary. Ask our Customer Service Representatives.

For complete details on all of our business programs go to middlefieldbank.com/business

mb The Middlefield
Banking Company

Your community bank ... Safe, Solid, Sound

* Transfer limit, fee and annual credit line fees apply. The FDIC does not insure the funds in The Middlefield Banking Company Sweep Accounts. Instead, the daily balance in the account is held in securities. Federal regulations prohibit the payment of interest on commercial demand deposits and limit eligibility for NOW Accounts.