

THE MIDDLEFIELD BANKING COMPANY TIS CERTIFICATE OF DEPOSIT

THE MIDDLEFIELD BANKING COMPANY
PO BOX 35
15985 EAST HIGH STREET
MIDDLEFIELD, OH 44062
December 16, 2011

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 12-16-2011.
For current rate information call (440) 632-1666.

3 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 3 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

6 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.25% with an annual percentage yield of 0.25%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 6 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 6 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 90 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

12 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

13 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.37% with an annual percentage yield of 0.37%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 13 Months.

Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 13 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

15 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.38% with an annual percentage yield of 0.38%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 15 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 15 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

18 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.40% with an annual percentage yield of 0.40%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

21 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.45% with an annual percentage yield of 0.45%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 21 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 21 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

24 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 24 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the

principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 24 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

27 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.55% with an annual percentage yield of 0.55%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 27 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 27 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

30 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.60% with an annual percentage yield of 0.60%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

33 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.65% with an annual percentage yield of 0.65%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 33 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 33 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

36 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.75% with an annual percentage yield of 0.75%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 36 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

48 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 1.05% with an annual percentage yield of 1.05%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 48 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 48 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

60 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 1.35% with an annual percentage yield of 1.36%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days of interest on the amount withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

OTHER ACCOUNT FEES

The following fees apply to Certificates of Deposit Accounts:

Account Research:	\$15.00 per hour plus \$1.00 per page produced (\$15.00 minimum)
Activity Print Out:	\$1.00 per page
Check Collection Fee:	\$5.00 each
Domestic Wire Transfer-Outgoing:	\$25.00
Foreign Wire Transfer-Outgoing:	\$35.00 plus correspondent bank fee
Garnishments:	\$50.00
Levies:	\$50.00
Wire Transfer-Incoming:	\$5.00 each
Account closed within 90 days of opening:	\$15.00

MISCELLANEOUS FEES AND CHARGES

Miscellaneous Fees

- Official Check: \$5.00
- Money Order: \$3.00
- Traveler's Cheques (Single Signature): \$1.00 per \$100.00 purchased
- Traveler's Cheques (Two Signature): \$1.50 per \$100.00 purchased
- Coin Counting Service: 20% of coin counted
- Photocopies: \$2.00
- Fax Copies - Outgoing: \$1.00 per page
- ATM Surcharge: \$2.00 for non-customers
- Safe Deposit Box Replacement Key: \$20.00
- Notary Fee: \$2.00 for non-customers

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