

# THE MIDDLEFIELD BANKING COMPANY TIS IRA

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.

12 MONTH IRA

**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 12 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily 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 \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 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.

**Account Fees:**

**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withdraw any of the principal before the maturity date, we may impose a penalty of 120 days of interest on the amount withdrawn.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.

18 MONTH IRA

**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 18 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily 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 \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 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.

**Account Fees:**

**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.

24 MONTH IRA

**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 24 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily 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 \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 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.

**Account Fees:**

**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.

30 MONTH IRA

**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 30 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily 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 \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 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.

**Account Fees:**

**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 IRA**

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.80% with an annual percentage yield of 0.80%.

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 daily 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 \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 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.

**Account Fees:**

**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 IRA**

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.90% with an annual percentage yield of 0.90%.

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 daily 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 \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 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.

**Account Fees:**

**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 IRA**

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.20% with an annual percentage yield of 1.21%.

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 daily 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 \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 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.

**Account Fees:**

**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 IRA**

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 1.50% with an annual percentage yield of 1.51%.

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 daily 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 \$250.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$250.00 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.

**Account Fees:**

**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.

**IRA SAVINGS**

**Rate Information:** This Account is an interest bearing account. If the daily balance is less than \$1,000.00, the interest rate paid on the entire balance in the account will be 0.10% with an annual percentage yield of 0.10%. If the daily balance is more than \$999.99, but less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%. If the daily balance is more than \$2,499.99, but less than \$5,000.00, the interest rate paid on the entire balance in the account will be 0.35% with an annual percentage yield of 0.35%. If the daily balance is more than \$4,999.99 the interest rate paid on the entire balance in the account will be 0.90% with an annual percentage yield of 0.90%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly.

**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 \$100.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

**Account Fees:** The following fee applies to this account: Inactive Account Fee: \$2.00 per month after 12 consecutive months in which there has been no deposits or withdrawals to the account.

**OTHER ACCOUNT FEES**

**The following fees apply to Savings Accounts Accounts:**

Account closed within 90 days of opening:	\$15.00
Account Research:	\$15.00 per hour plus \$1.00 per page produced (\$15.00 minimum)
Activity Print Out:	\$1.00 per page
Change ATM/Debit Card PIN:	\$2.00
Check Collection Fee:	\$5.00 each
Coupon Processing:	\$5.00
Domestic Wire Transfer-Outgoing:	\$25.00
Dormant Account Fee:	\$2.00 per month after 60 consecutive months in which there has been no deposits or withdrawals to the account
Foreign Wire Transfer-Outgoing:	\$35.00 plus correspondent bank fee
Garnishments:	\$50.00
Levies:	\$50.00
Overdraft transfer of funds from a savings account to a checking account:	\$2.00 charged to savings account
Replacement of Lost ATM/Debit Card:	\$8.00
Returned Deposited Item Fee:	\$5.00 (business accounts only)
Stop Payment Fee:	\$25.00
Telephone Transfer (if not done through EasyLine):	\$5.00 per transfer
Wire Transfer-Incoming:	\$5.00 each
Account Balancing Assistance:	\$15.00 per hour (one hour minimum)

**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

**Member**

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