



*...the leader by all accounts!*

**business > > >**



# 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*



### **Business Free Checking Account**

No minimum balance required  
No check/debit fee  
\$35 overdraft fee



### **Regular Business Account**

25¢ per check/debit fee  
\$7 monthly statement fee  
\$5,000 minimum balance to waive all fees



### **Simple Business Account**

\$12 monthly statement fee  
50 checks/debits per month processed free  
25¢ fee per each additional check/debit  
No minimum balance



### **Business Analysis Account**

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



### **Business NOW Account**

Available for Sole-Proprietorships only  
\$8 monthly statement fee  
25¢ per check/debit fee  
Balances under \$1,500 do not earn  
interest  
\$1,500 minimum balance to waive all fees

### **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](http://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.

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.



main office: 888/801-1666  
 easyline: 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)



Offices conveniently located to handle all your finances.

**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, Wed,  
 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

 Walk-up ATM located at Hiram College, Kennedy Center

**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

