

Saving Features

Saving can be
the key to your
financial future.
The Middlefield
Banking Company
helps build your
dreams –
retirement,
your children's
education,
a new home or
that rainy day
– we're here to
help. Our savings
programs can lead
to wealth as well as
fee-free checking in
qualifying accounts.



**Passbook and
Statement
Account**

**Super Saver
Account**

**Certificates
of Deposit**

**Individual
Retirement
Accounts**

**Health Savings
Accounts**

**Christmas Club
Accounts**

Main Office

15985 East High Street • 440-632-1666 or 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

West Branch

15545 West High Street • 440-632-1666 or 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

Garrettsville

8058 State Street • 330-527-2121 or 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

Mantua

10519 Main Street • 330-274-0881 or 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

Chardon

348 Center Street • 440-286-1222 or 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

Orwell

30 South Maple Street • 440-437-7200 or 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

Newbury

11110 Kinsman Road, Unit #1 • 440-564-7000 or 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

Cortland

3450 Niles-Cortland Rd. • 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



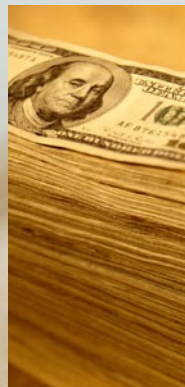
EasyLine: 877-MBC-2794
www.middlefieldbank.com
easylink@middlefieldbank.com



Savings



Dedicated to Your Future



Ask any of our helpful Customer Service Representatives for a complete disclosure of our account terms and conditions.

888/801-1666
www.middlefieldbank.com

Dedicated to Your Future

Passbook and Statement Account

The safe, convenient way to save. Your choice of a statement or a passbook for record keeping.

- \$10 opening balance requirement
- Interest compounded quarterly
- \$2 monthly fee waived when \$100 balance is maintained

Super Saver Account

A premium saving plan that offers high yield and a user-friendly statement.

- \$6 monthly fee waived when \$3000 account balance is maintained
- Interest rate increases as savings balance increases
- Interest compounded quarterly

Certificates of Deposit

Convenient. Flexible. Safe. Smart. The Middlefield Banking Company's lineup of certificates is investment for any pocketbook

- Terms from three months to five years
- Very competitive interest rates
- Minimum investments as low as \$500
- Interest options include monthly check, monthly transfer, or compounding
- Jumbo Certificates (\$100,000+) also available

Health Savings Accounts

Direct your own affordable healthcare plan by establishing coverage with a large deductible. That deductible is saved through pre-tax dollars and collects interest until used.*

- savings covers your high deductible as allowed by the Federal Government
- this health savings moves with you, regardless of employment
- once you apply for Medicare, the savings becomes yours to do with as you choose
- checkbook is issued for medical payments as necessary

Individual Retirement Accounts

An IRA from The Middlefield Banking Company is a smart, safe way to build savings for your retirement. Plus, your IRA can offer you significant tax advantages today!*

- Our Traditional, Roth and Educational IRA plans help you realize tax savings today, while you build a comfortable retirement for tomorrow.
- We'll be happy to help you customize your IRA program to fit your goals, and your lifestyle.

IRA Certificate of Deposit

A CD exclusively for IRA investors who want safety and a guaranteed return from their portfolio.

IRA Savings Accounts

This flexible, high earning account allows regular, automatic investments of any amount. This account is ideal for intermittent deposits or as a temporary holding account for rollovers.

Christmas Club Accounts

Next year's holiday season will be sneaking up on you before you know it. Be ready with a Christmas Club Account from The Middlefield Banking Company. Just decide how much you'd like to have available for holiday spending. Then make regular deposits to your Christmas Club Account, and we'll mail you a check – including interest – when next year's shopping season arrives.

- An easy way to fund your next holiday season.
- We'll mail your check in plenty of time for shopping
- Put aside a little or a lot – the choice is yours.

All certificates, including Individual Retirement Accounts carry penalties for early withdrawal.

*As with all tax related issues, be sure to consult with an accountant or other qualified advisor regarding eligibility and tax implications.