Account Changes Summary

Effective August 24, 2026

Welcome to Farmers National Bank
Please find enclosed:

- Account Changes Summary
- Overdraft Privilege Policy

The Middlefield Banking Company

is becoming

FARMERS NATIONAL BANK

1.888.988.3276 | farmersbankgroup.com

Rev. 6/26

Consumer Account Comparison

Middlefield Basic Checking	Is becoming Farmers Totally Green Checking
$8.00 monthly service fee.	No monthly account service charge
	E-statements required or $3.00 paper statement fee – Additional $3.00 per month for copies of checks.
Non-interest bearing account	Non-interest bearing account

Middlefield Easy Checking	Is becoming Farmers Totally Green Checking
No monthly account service charge	No monthly account service charge
E-statements required or $5.00 paper statement fee	E-statements required or $3.00 paper statement fee – Additional $3.00 per month for copies of checks.
Non-interest bearing account	Non-interest bearing account

Middlefield Secure Rewards	Is becoming Farmers Secure Rewards
A Monthly Service Fee of $5.95 will be charged each statement cycle. A Monthly Service Fee of $3.95 will be charged each statement cycle for Seniors (age 62+) and Students (age 16-24). $2.00 Monthly Paper Statement fee (if not enrolled in e-statements)	A Monthly Service Fee of $5.95 will be charged each statement cycle. A Monthly Service Fee of $3.95 will be charged each statement cycle for Seniors (age 62+) and Students (age 16-24). An additional $3.00 Monthly Paper Statement fee (if not enrolled in e-statements)
Maintain an Average Daily Balance of $5,000 or more in this account.	Maintain an Average Daily Balance of $5,000 or more in this account to avoid monthly service fees.

Middlefield Interest Rewards	Is now becoming Farmers Bonus Checking
$10.00 monthly account service charge is assessed if qualifications are not met during the statement cycle. Qualifications on the account are: – Have at least 10 Debit Card Point-of-Sale purchases post and settle during statement cycle AND – At least one of the following: Direct Deposit, Mobile Deposit, ACH Debit, or Automatic MBC Loan Payment.	$5.00 monthly account service charge is assessed if the balance falls below $500 at any time during the month. When Qualifications are met, tiered interest rate based on daily balance.** – Tier 1 - Paid on daily balances up to $14,999 – Tier 2 - Paid on daily balances of $15,000 or greater. When qualifications are not met: – Lower rate is applied to all daily balances.
	E-statements required with check images included at no charge
When the Qualifications are met, split interest rate based on daily balance:* – Tier 1 - Paid on balances of $24,999.99 or less – Tier 2 - Paid on balances of $25,000. or greater When qualifications are not met, – Interest rate paid on all balances*	

<table>
<tr><th>Middlefield Cash Back Rewards</th><th>Is becoming Farmers Cash Back Rewards</th></tr>
<tr><td>No monthly fees.

Qualifications: Spend $500 or more POS: AND have at least one Direct Deposit, Mobile Deposit, ACH Debit or Automatic Loan Payment (MB) post and settle during the statement period.</td><td>No monthly fees.

Qualifications: Spend $750 or more POS: AND have at least one Direct Deposit, Mobile Deposit, ACH Debit or Automatic Loan Payment post and settle during the statement period.</td></tr>
<tr><td>With Cash Back Rewards, you can earn up to $180/year. You don't have to worry where you're spending or what you're spending it on.
– Tier 1 – If your MB Debit Card point of sale purchases that post and settle totaling $500 to $999.99, the monthly cash reward earned will be $5.00.
– Tier 2 – If your MB Debit Card point of sale purchases that post and settle totaling $1,000 to $1,499.99, the monthly cash reward earned will be $10.00.
– Tier 3 – If your MB Debit Card point of sale purchases that post and settle totaling $1,500 or more, the monthly cash reward earned will be $15.00.

(Tiers are not cumulative you may only qualify for one tier per Qualification Cycle.)
– A Monthly Paper Statement Fee of $5.00 will apply any month account is not enrolled in e-statements. Monthly Paper Statement Fee is waived for first 31 days after account is opened.</td><td>Debit Card Required

When Qualifications are met, tiered interest rate based on daily balance.**
– Tier 1- Debit Card POS $750-$1249.99
– Tier 2- Debit Card POS $1250-$1749.99
– Tier 3 - Debit Card POS $1750-greater

E-statements required or $3.00 paper statement fee</td></tr>
</table>

<table>
<tr><th>Middlefield New NOW Account</th><th>Is becoming Farmers Premier Interest Checking</th></tr>
<tr><td>$8.00 Monthly Service fee if Balance falls below $1,500 on any given day of the statement cycle
Per item fee of $0.25 if daily balance is less than $1,500.</td><td>No monthly account service charge with daily balances of $1,500 or more
– $10.00 per month if the daily balance falls below $1,500 at any time during the month</td></tr>
<tr><td></td><td>Monthly paper statement
– E-statements available</td></tr>
<tr><td>Tiered interest rate based on daily balance:*
– Tier 1 -$1,500.00-$2,999.99
– Tier 2 -$3,000.00-$5,999.99
– Tier 3 -$6,000.00 and above</td><td>Tiered interest rate based on daily balance:**
– Base Rate - $0 - $9,999
– Tier 1 - $10,000 - $24,999
– Tier 2 - $25,000 - $49,999
– Tier 3 - $50,000 and above</td></tr>
</table>

<table>
<tr><th>Middlefield Health Saving Account</th><th>Is becoming Farmers Health Saving Account</th></tr>
<tr><td>$50 minimum balance to open.</td><td>No minimum opening requirement.
Minimum balance requirement $300.</td></tr>
<tr><td>A statement fee of $2.00 will be imposed every statement cycle if the balance in the account falls below $3,000.00 any day of the cycle.</td><td>$5.00 Monthly Service Fee* If the balance falls below the minimum requirement at any time during the month.

E-statements preferred (check images included) Paper statement eligible at no cost. If check images are preferred with paper statements, a $3.00 monthly fee will be applied</td></tr>
<tr><td>Tiered interest rate based on daily balance:*
– Tier 1 - $499.99 or less
– Tier 2 - $499.99-$2,999.99
– Tier 3 - $3,000.00-$14,999.99
– Tier 4 - $15,000.00 and above</td><td>A variable tiered interest rate which is based market conditions and subject to change monthly is applied. (See rate sheet for Interest rate details)

Tiered interest rate based on daily balance:**
– Base Rate - $0 - $2,499.99
– Tier 1 - $2,500 - $4,999.99
– Tier 2 - $5,000 - $9,999.99
– Tier 3 - $10,000 an above</td></tr>
</table>

Middlefield Smart Rewards	Is now becoming Farmers Bonus Checking
$5.00 monthly account service charge is assessed if qualifications are not met. Statement cycle qualifications on the account are: Have at least 15 MB Point of Sale purchases that post and settle -OR- Maintain an average daily total deposit account balance of $50,000 or more in any combination of your personal MB Money Market, Savings, or Certificate of Deposit Have at least one of the following post and settle during the statement cycle: Direct Deposit, Mobile Deposit, ACH or Automatic Loan Payment (MB) When qualifications are met, interest is paid on the average daily balance based on the following: ** – Tier 1 - $25,000 or less. – Tier 2 - $25,000.01 or more When qualifications are not met, the published interest rate is paid on all balances.	$5.00 monthly account service charge is assessed if the balance falls below $500 at any time during the month. When Qualifications are met, tiered interest rate based on daily balance.** – Tier 1 - Paid on daily balances up to $14,999 – Tier 2 - Paid on daily balances of $15,000 or greater. When qualifications are not met: – Lower rate is applied to all daily balances.
	E-statements required with check images included at no charge.
ATM fee refunds: If you have met the qualifications for the cycle, we will refund nationwide ATM fees up to $15.00 per cycle. – A Monthly Service Fee of $5.00 will apply any month qualifications are not met. – Monthly Service Fee is waived for the first statement cycle after account opening.	

Middlefield Preferred Savings	Is becoming Farmers Statement Savings
Monthly account service charge of $10.00 if average daily balance falls below $25,000. Tiered interest rate based on daily balance:* – Tier 1 - $0-$49,999.99 – Tier 2 - $50,000 or greater	Monthly account service charge of $5.00 if daily balance falls below $300.00 any time during the month.
	Quarterly paper statement – E-statements available
	Variable interest rate applied on balance over $1.00** – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter

Middlefield Premium Interest Checking	Is becoming Farmers Premier Interest Checking
$10.00 Monthly Service fee if average daily balance falls below $25,000.00	No monthly account service charge with daily balances of $1,500 or more – $10.00 per month if the daily balance falls below $1,500 at any time during the month
$25,000.00 or greater Daily Balance	No monthly account service charge with daily balances of $1,500 or more – $10.00 per month if the daily balance falls below $1,500 at any time during the month
Monthly paper statement - E-statements available	Monthly paper statement – E-statements available
Interest earned on account.*	Tiered interest rate based on daily balance:** – Base Rate - $0 - $9,999 – Tier 1 - $10,000 - $24,999 – Tier 2 - $25,000 - $49,999 – Tier 3 - $50,000 and above

Middlefield Prime Savings	Is becoming Farmers Statement Savings
Monthly account service charge of $5.00 if average balance falls below $500.00	Monthly account service charge of $5.00 if daily balance falls below $300.00 any time during the month.
Monthly paper statement not charged - statement with images	Quarterly paper statement – E-statements available
Interest earned on balance over 500.00 or more*	Variable interest rate applied on balances over $1.00** – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter

Middlefield Ohio Homebuyer Savings	Is becoming Farmers Ohio Homebuyer Savings
No monthly service fee	No monthly service fee
Account maximum $100,000	Account maximum $100,000
Interest Bearing:* Interest calculated using the daily balance method and compounded monthly. Interest is credited to your account on the last business day of each statement cycle.	Interest Bearing:** Interest calculated using the daily balance method and compounded monthly. Interest is credited to your account on the last business day of each statement cycle.
Account operates under State of Ohio requirements for Ohio Homebuyers Plus Program.	Account operates under State of Ohio requirements for Ohio Homebuyers Plus Program.

Middlefield Passbook Savings	Is becoming Farmers Statement Savings
Monthly account service charge of $2.00 if average balance falls below $100.00.	Monthly account service charge of $5.00 if daily balance falls below $300 for consumers.
No paper statement charge.	Quarterly paper statement – E-statements available
Flat interest rate.	Variable interest rate applied on balances over $1.00 – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter

Middlefield Personal Money Market	Is becoming Farmers Money Market Index
A minimum balance fee of $8.00 will be imposed every statement cycle if the balance in the account falls below $2,500.00 any day of the cycle. Tiered interest rate based on daily balance:* – Tier 1 - $2,499.99 or less – Tier 2 - $2,499.99-$24,999.99 – Tier 3 - $25,000.00-$49,999.99 – Tier 4 - $50,000.00 and above	No monthly account service charge with daily balance of $5,000 or more – $10.00 per month if the daily balance falls below $5,000 at any time during the month Tiered interest rate based on daily balance:** – No interest - $0 - $4,999 – Base Rate - $5,000- $7,499 – Tier 1 - $7,500 - $24,999 – Tier 2 - $25,000 and above
	Monthly paper statement without check images. – Additional fee of $3.00 per statement if check images are desired. – E-statements available

Middlefield Simple Checking	Is now becoming Farmers StartFresh Basic
Monthly Service Fee is $9.95. Receive a $2.00 credit with a monthly direct deposit.	$9.95 monthly account service charge – $6.95 monthly account service charge with monthly direct deposit
Monthly Paper Statement Fee of $2.00 will apply any month account is not enrolled in e-statements. Monthly Paper Statement Fee is waived for first 31 days after account is opened.	E-statements required or $3.00 paper statement fee
Non-interest bearing account	Non-interest bearing account
Unlimited check writing	No check writing
	Debit Card – $200.00 ATM Limit – $500.00 POS Daily Limit

Middlefield Relationship Rewards Checking	Is now becoming Farmers Bonus Checking
$15.00 monthly account service charge is assessed if qualifications are not met during the statement cycle. Qualifications on the account are: – Maintain an average daily total deposit account balance of $50,000 or more in any combination of your personal MB Money Market, Savings, or Certificate of Deposit Accounts -OR- – Have an outstanding principal loan balance of $50,000 or more on your MB personal loans.	$5.00 monthly account service charge is assessed if the balance falls below $500 at any time during the statement cycle period. When Qualifications are met, tiered interest rate based on daily balance.** Tier 1 - Paid on daily balances up to $14,999 Tier 2 - Paid on daily balances of $15,000 or greater. When qualifications are not met: - Lower rate is applied to all daily balances.
	E-statements required with check images included at no charge
When the Qualifications are met, split interest rate based on daily balance:* – Tier 1 - Paid on balances of $49,999.99 or less – Tier 2 - Paid on balances of $50,000. or greater When qualifications are not met, – Interest rate paid on all balances will be 0.35% If you have met the qualifications for the cycle, we will refund nationwide ATM fees up to $15.00 per cycle.	

Middlefield IRA Savings	Is becoming Farmers IRA Savings
No monthly account service charge. An IRA closing transfer fee of $50.00 may be charged when this account is closed. This fee will not apply if you select another IRA product or deposit account.	No monthly account service charge
	Quarterly statements – A monthly statement is generated if there are electronic transactions.
The interest rate earned is based on the daily balance in accordance with the following Tiers* – Tier 1 - $999.99 or less – Tier 2 - $10,000 up to $2,499 – Tier 3 - $2,500 up to $4,999 – Tier 4 - $5,000 or more	Variable interest rate based on balances over $100.00**. – Interest is paid quarterly per the account's anniversary date. – Rate subject to change monthly
If you are under the minimum governmental required age of distribution, additional IRS penalties may apply	Distributions can be taken at any time as long as account does not fall below $100 minimum balance Distributions bringing account below $100 require close out of account IRS penalties may apply for early withdrawal

Middlefield Personal Statement Savings	Is becoming Farmers Statement Savings
A minimum balance fee of $2.00 will be imposed every month if the balance in the account falls below $100.00 any day of the month.	Monthly account service charge of $5.00 if daily balance falls below $300.00 any time during the month.
	Quarterly paper statement – E-statements available
Interest will be compounded every quarter. Interest will be credited to your account every quarter.*	Variable interest rate applied on balance over $1.00** – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter

Middlefield Christmas Club Account	Is now becoming Farmers Holiday Savings Account
Accrued interest calculated from the date you open your account will be paid at maturity. We use the daily method to calculate interest on your account. This method applies to a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit non-cash items. You must maintain a balance of at least $10.00 in order to earn the disclosed APY. No monthly statement. Withdrawals are not allowed on your account. If you elect to close your account before the maturity you will be required to pay a penalty of loss of accrued interest.	Interest is calculated on daily balances and compounded and credited annually. See current interest rate for details. This account type is designed to help consumers save funds for an upcoming holiday and/or expense. This account can accept deposits, however, is not able to process withdrawals without closing the account. This account requires an automatic transfer from a Farmers account to be set up (weekly, bi-weekly, semi-monthly, or monthly). Additional deposits can be made in $25.00 increments at any banking office. This account can be opened at any point during the year, and annually (mid-October) this account will automatically disburse funds and interest to an account you designate at Farmers. The account then remains open and automatic transfers continues until the next cycle.

Middlefield Teen Savings	Is becoming Farmers First Savings
Monthly account service charge of $2.00 if daily balance falls below $100 any time during the month. Fee waived for minors under the age of 18 years old	No minimum balance requirements Note: Once the minor reaches 18, this account is re-classified as a Statement Savings (or applicable product at Farmers discretion).
	E-statements preferred: Paper statements provided at no charge. (Statements are produced Quarterly (unless the account has e-transactions – in which they are produced monthly)
Interest will be compounded every quarter. Interest will be credited to your account every quarter.*	Variable interest rate applied on balances over $1.00:** – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter
	– This account is NOT eligible to be linked to another demand deposit account for overdraft protection.

Middlefield Preferred MMA	Is becoming Farmers Money Market Index
Tiered interest rate based on daily balance:* – Tier 1 –$0-$49,999.99 – Tier 2 - $50,000.00 and above	No monthly account service charge with daily balance of $5,000 or more – $10.00 per month if the daily balance falls below $5,000 at any time during the month Tiered interest rate based on daily balance:** – No interest - $0 - $4,999 – Base Rate - $5,000- $7,499 – Tier 1 - $7,500 - $24,999 – Tier 2 - $25,000 and above
$10.00 Monthly Service fee if average daily balance falls below $25,000.00	Monthly paper statement without check images. – Additional fee of $3.00 per statement if check images are desired. – E-statements available

Middlefield Super Saver	Is becoming Farmers Statement Savings
Monthly account service charge of $6.00 if daily balance falls below $3,000 any time during the month Tiered interest rate based on daily balance:* – Tier 1 - If your daily balance is $2,999.99 or less, the interest rate paid on the entire balance in your account. – Tier 2 - If your daily balance is more than $2,999.99, but less than $25,000.00, the interest rate paid on the entire balance in your account. – Tier 3 - If your daily balance is more than $24,999.99, but less than $50,000.00, the interest rate paid on the entire balance in your account. – Tier 4 - If your daily balance is $50,000.00 or more, the interest rate paid on the entire balance in your account. Interest will be compounded every quarter. Interest will be credited to your account every quarter.	Monthly account service charge of $5.00 if daily balance fall below $300 for consumer any time during the Variable interest rate applied on balances over $1.00** – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter
	Quarterly paper statement – E-statements available

Business Account Comparison

Middlefield Easy Business Checking	Is becoming Farmers Business Green Checking
First 100 items per month processed at no charge	First 200 items per month processed at no charge
No monthly service charge. Per Item Fee: $0.25/transaction after the first 100 checks/debits	Above 200 items $0.40 per item: - Per Item Fee will include Deposit Tickets and ACH Credits/ ACH Debits and Checks/ Drafts whether paid or deposited.
Monthly E-statements – no charge	Monthly E-statements – no charge - $3.00 per month for paper statements - Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request
	Internet Corporate Cash Management - Free inquiry, internal transfers and online bill payment
Non-Interest bearing account	Non-Interest bearing account

Middlefield Easy Business Plus Checking	Is becoming Farmers Business Green Checking
	No minimum balance required to maintain
	First 200 items per month processed at no charge
$8 Monthly Service Charge Per Item Fee: $0.25 per check/debit transaction	Above 200 items $0.40 per item: - Per Item Fee will include Deposit Tickets and ACH Credits/ ACH Debits and Checks/ Drafts whether paid or deposited.
Monthly E-statements – no charge - Includes check images	Monthly E-statements – no charge - $3.00 per month for paper statements - Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request
	Internet Corporate Cash Management - Free inquiry, internal transfers and online bill payment
Non-Interest bearing account	Non-Interest bearing account

Middlefield Business Premium Interest Checking	Is becoming Farmers Business Interest Checking
$10.00 Monthly Service fee if average daily balance falls below $25,000.00	– $3,000.00 monthly average balance – $15.00 Monthly Service Fee, if the balance falls below the $3,000.00 monthly average. A variable interest rate subject to change monthly based on market conditions.** Above 150 items. $0.40 per item. – Per Item Fee will include Deposit Tickets and ACH Credits/ ACH Debits and Checks/ Drafts whether paid or deposited.
Monthly paper statement - E-statements available	Monthly paper statement – E-statements available

Middlefield IOLTA	Is becoming Farmers IOLTA/IOTA
No monthly service fee	No monthly account service fee
Monthly paper statements - Check images included - E-statements available - No charge for statement or images	Monthly paper statements - Check images included - E-statements available - No charge for statement or images
Compounding and crediting on a monthly basis at the end of the month.*	Interest calculated on daily collected balance and paid monthly.**

Middlefield Business Preferred Savings	Is becoming Farmers Business Statement Savings
Monthly account service charge of $10.00 if average daily balance falls below $25,000.	Monthly account service charge of $5.00 if daily balance falls below $500.00 for Businesses any time during the month.
No charge for paper statements	Quarterly paper statement – E-statements available
Tiered interest rate based on daily balance:* – Tier 1- $0-$49,999.99 – Tier 2 - $50,000 or greater	Variable interest rate applied on balances over $1.00**: – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter

Middlefield New NOW Business Checking	Is becoming Farmers Business Interest Checking
- $8.00 Monthly Service Fee - Per Item Fee: $0.25per check/debit Tiered interest rate based on daily balance:* - Tier 1 - $1500.00 - $2999.99 - Tier 2 - $3000.00 - $5999.99 - Tier 3 - $6000.00+	No monthly account service fee with average monthly collected balance of $3,000.00 or more - $10.00 monthly service charge if the average collected balance is below $3,000.00 for the month.
	First 150 items per month processed at no charge
	Above 150 items; $0.40 per item written and deposited if monthly limit exceeded. - Per Item Fee will include Deposit Tickets and ACH Credits/ ACH Debits and Checks/ Drafts whether paid or deposited.
	Monthly paper statement – no charge - Check images included - E-statements available
	Interest calculated on daily collected balance and paid monthly

Middlefield Small Business Checking	Is becoming Farmers Business Green Checking
$1,500 average daily balance required to maintain, service fee of $10 if daily balance requirement is not met.	No minimum balance required to maintain
	First 200 items per month processed at no charge
Above 100 items, $0.35 per check written and deposited if monthly limit exceeded.	Above 200 items; $0.40 per item written and deposited if monthly limit exceeded - Per Item Fee will include Deposit Tickets and ACH Credits/ ACH Debits and Checks/ Drafts whether paid or deposited.
Monthly E-statements – no charge - $5.00 per month for paper statements - Or $10.00 per month for paper statement with check images	Monthly E-statements – no charge - $3.00 per month for paper statements - Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request
	Internet Corporate Cash Management - Free inquiry, in-house transfers and online bill payment
Non-Interest bearing account	Non-Interest bearing account

Middlefield Business Super Saver	Is becoming Farmers Business Statement Savings
Monthly account service charge of $6.00 if monthly average balance falls below $3000.00	Monthly account service charge of $5.00 if daily balance falls below $500.00 any time during the month.
No charge monthly paper statement	Quarterly paper statement – E-statements available
Tiered interest rate based on daily balance:* – Tier 1 - $2,999.99 or less – Tier 2 - $2,999.99 to $24,999.99 – Tier 3 - $25,000.00 to $49,999.99 – Tier 4 - $50,000.00 or more	Variable interest rate applied on balances over $1.00:** – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter

Middlefield Non-Profit Checking	Is becoming Farmers Business Green Checking
No monthly charge and no balance requirement.	First 200 items per month processed at no charge
First 50 items per month processed at no charge	Above 200 items $0.40 per item: - Per Item Fee will include Deposit Tickets and ACH Credits/ ACH Debits and Checks/ Drafts whether paid or deposited.
Above 50 items, $0.35 per check written and deposited if monthly limit exceeded.	Monthly E-statements – no charge - $3.00 per month for paper statements - Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request
Monthly paper statement - E-statement available - $5.00 for paper statement or $10.00 for paper statement with images	Internet Corporate Cash Management - Free inquiry, internal transfers and online bill payment
	Non-Interest bearing account

Middlefield Commercial Analysis	Is becoming Farmers Commercial Analysis
$20 Monthly Fee $5.00 paper statement if not enrolled in e-statements Per Item Fee: $0.20/transaction item Cash Deposited Fee - 0.20/$100 over $10,000 - Currency Ordered: Bills- $0.50/bill strap Coins -$.10/roll	$20.00 monthly maintenance account fee - Per on-us item deposited - $0.18 per item - Deposit ticket - $0.70 per item - Transit items deposited - $0.18 per item - Checks paid - $0.18 per item - Electronic debit or credits - $0.18 per item - Uncollected funds charge- Prime+3.0% - Monthly activity fee charged at month end - Other charges may apply. Contact Treasury Management.
Monthly paper statements $5.00/month - E-statement available - Images	Monthly paper statements $5.00/month –includes images - E-statement available - Images
0.30% Earnings Credit Managed through Weiland Account Analysis	Earnings credit is tiered:** - Tier 1 - Average monthly balance below $50,000.00 - Tier 2 - Average monthly balance at or above $50,000.00

Middlefield Business Statement Savings	Is becoming Farmers Business Statement Savings
Monthly account service charge of $8.00 if average balance falls below $500.00	Monthly account service charge of $5.00 if daily balance falls below $500.00 any time during the month.
No paper statement fee	Quarterly paper statement – E-statements available
Tiered interest rate based on daily balance:* - Tier 1 - $.01-$9,999.99 - Tier 2 - $10,000.00-$24,999.99 - Tier 3 - $25,000.00-$49,999.99 - Tier 4 - $50,000.00-$99,999.99 - Tier 5 - $100,000.00 and above	Variable interest rate applied on balances over $1.00:** – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter

Middlefield Business Interest Checking	Is becoming Farmers Business Interest Checking
$20.00 Monthly Service fee if average daily balance falls below $10,000.00 First 250 items per month processed at no charge Per Item Fee: 0.35/transaction after the first 250 checks/debits Tiered interest rate based on daily balance:* - Tier 1 - $0-$49,999.99 - Tier 2 - $50,000.00-$99,999.99 - Tier 3 - $100,000.00 and above	– $3,000.00 monthly average balance – $15.00 Monthly Service Fee, if the balance falls below the $3,000.00 monthly average. A variable interest rate subject to change monthly based on market conditions.** Above 150 items. $0.40 per item. – Per Item Fee will include Deposit Tickets and ACH Credits/ ACH Debits and Checks/ Drafts whether paid or deposited.
Monthly paper statement - E-statements available	Monthly paper statement – E-statements available

Middlefield Business Checking	Is becoming Farmers Business Gold Checking
$5,000 average daily balance required to maintain, service fee of $20 if daily balance requirement is not met.	$25,000 average monthly balance required to maintain, service fee of $20 if balance minimum isn't maintained.
First 250 items per month processed at no charge	First 400 items per month processed at no charge
Per item Fee: $.35/transaction after the first 250 checks/debits.	Above 400 items $0.40 per item: - Per Item Fee will include Deposit Tickets and ACH Credits/ACH Debits and Checks/ Drafts whether paid or deposited.
Monthly E-statements – no charge - $5.00 per month for paper statements - Or $10.00 per month for paper statement with check images	Monthly E-statements – no charge
	Internet Corporate Cash Management - Free inquiry, in-house transfers and online bill payment
Non-Interest bearing account	Non-Interest bearing account

Middlefield Business Passbook Savings	Is becoming Farmers Business Statement Savings
Monthly account service charge of $2.00 if average balance falls below $100.00.	Monthly account service charge of $5.00 if daily balance falls below $500 for businesses any time during the month.
Quarterly statement.	Quarterly paper statement – E-statements available
Interest bearing account*	Variable interest rate applied on balances over $1.00**: – Interest is compounded and credited quarterly – Rate subject to change monthly – Interest paid on the last business date of quarter

Middlefield Business Money Market Business	Is becoming Farmers Business Money Market Index
$2,500 or greater Average Daily Balance No monthly account service fee with daily balance of $2,500.00 or more. $8.00 monthly service fee if account balance falls below $2,500.00 at any time during the month.	No monthly account service fee with daily balance of $7,500.00 or more. $10.00 monthly service fee if account balance falls below $7,500.00 at any time during the month.
	Monthly paper statement – E-statements available – Images
Tiered interest rate based on daily balance:* – Tier 1 - $2999.99 or less – Tier 2 - $3,000.00 - $24,999.99 – Tier 3 - $25,000.00 - $49,999.99 – Tier 4 - $50,000.00 and above	A variable tiered interest rates are based on market conditions, calculated daily, and paid monthly. See current interest rate sheet for details.** Tiered interest rate based on daily balance:** – Base rate - $19,999 – Tier 1 - $49,999 – Tier 2 - $50,000 and above

Farmers Fee Schedule

Service	Canfield Fee
Official Check Fee	$6.00
Counter Check	$2.00/for 4
Non-customer Check Cashing Fee on Checks over $100	$5.00
Domestic Wire Transfer (outgoing) Remotely Initiated Wire Additional Fee	$25.00 $25.00
International Wire Transfer (outgoing) Remotely Initiated Wires Additional Fee	$50.00 $25.00
Incoming Wire Transfer (Customer)	$20.00
Incoming International Wire Transfer	$20.00
Sweep transfer fee	$10.00/each
Debit Card Replacement Fee	$10.00
NSF Return Item Fee/Paid Overdraft Item Fee/Returned ACH Item Fee	$36.00
Returned Deposit Item Fee	$10.00
Daily Overdraft Fee (per business day beginning on the 8th business day of overdraft)	$7.00
Stop Payment Order	$36.00
Canadian Check Fee	$15.00
Returned Mail Fee	$5.00/per return
Dormant Money Market & Savings Account	$5.00/dormant charge cycle after 12 months of inactivity
Dormant Checking Account	$5.00/dormant after 12 months of inactivity
Research and Reconcilement Printing – Per Page	$1.00/page
Research and Reconcilement – Hourly	$30.00/hour (1 hour minimum)
Account Closure Fee – Under 180 Days	$35.00
Closed Account Reactivation Fee	$25.00
Tax Levy	$150.00
Garnishment	$150.00
Non-Farmers ATM Withdrawal Fee	$2.50
Revert to Paper Statement Fee (from E-statements)	$30.00
Check images with Statement	$3.00/month
ATM Surcharge (non-customer fee)	$3.50
Overdraft Protection – Linked Account Per Transaction	$10.00
Current Account Transcript	$3.00/current account transcript
Safe Deposit Box Rental Fees 3x5: 5x5: 3x10: 5x10: 10x10: Drilling: Key Replacement:	$35.00 $45.00 $55.00 $70.00 $125.00 $200.00 $20.00

Debit Cardholders Notice of Reduced Transaction Limits

Debit Cards that have not been used in the last 12 months will not be converted to the new system. Debit Cards that were issued but not activated in the last 6 months will not be converted to the new system.

Please note the following Daily Transaction Limits will apply the weekend of the conversion as we transition debit cards into the new system.

These temporarily reduced daily limits will apply beginning Friday, August 21, 2026 at 4:00pm and be removed Monday, August 24, 2026 at 8:00am.

	Purchase Limits	Withdrawl ATM Limits
Consumer Debit Card	$1,000	$210
Private Client Debit	$2,500	$310
Health Savings Account Debit	$1,000	$210
Business Debit	$2,500	$310

After the System Upgrade is complete, debit card limits will resume normal limits which are listed below.

	Purchase Limits	Withdrawl ATM Limits
Consumer Debit Card	$2,500	$510
Private Client Debit	$3,500	$810
Health Savings Account Debit	$2,500	$510
Business Debit	$5,000	$1,010

* Please contact your local Middlefield branch for current rates.
**Please contact your local Farmers branch for current rates.