

BUSINESS ACCOUNTS

CHECKING ACCOUNTS

SMALL BUSINESS

Designed for small businesses, non-profit organizations, and clubs that have limited activity.

Activity limited to 30 items deposited per month.

REGULAR BUSINESS

Designed for medium to large sized businesses

A balance analysis is used to offset monthly fees.

INTEREST

Non-Interest

Earning

Non-Interest

Earning

BALANCE NECESSARY TO AVOID MONTHLY SERVICE CHARGES

\$2,000 average balance.

Deposit per item fee and check/debit fee apply over excess of 30 each.

A positive collected balance is multiplied by an earnings rate equal to the 30 day average of the 90 day Treasury bill rate, less a reserve requirement.

When the activity charges exceed the earnings credit computed above, a service charge is assessed for the amount of the difference.

SERVICE CHARGE IF MINIMUM BALANCE IS NOT MAINTAINED

\$8.50 per month service charge

\$.30 service charge per item deposited over 30 per month

\$.30 service charge per check/debit over 30 per month

Monthly Service Charge \$14.00

Activity fees - Checks/Debits \$.25

Deposit slips/Credits \$.65

Items deposited
On-us/Local items \$.12

Regional/Transit items \$.15

SAVINGS ACCOUNTS

BUSINESS REGULAR

Business savings rate can change weekly. Compounded & credited to account monthly on daily collected balance.

\$200 minimum balance

\$4 monthly maintenance charge and \$2 activity charge for each transaction in excess of 6 per statement.

MONEY MARKET

Tiered Money Market interest rates can change at any time. Compounded monthly on daily collected balance and credited to account monthly. The balance levels are:

\$0 - \$24,999.99

\$25,000.00 – and above

\$2,000 minimum balance

\$12 monthly maintenance charge and \$2 activity charge for each transaction in excess of 6 (no more than 3 of which can be checks) per statement.

INVESTMENT MONEY MARKET

\$0.00 - \$24,999.99

\$25,000.00 and above

\$25,000 minimum balance

\$12 monthly maintenance charge and \$2 activity charge for each transaction in excess of 6 (no more than 3 of which can be checks) per statement.

Other charges may apply for special services. See Services & Pricing fee schedule for details.

For more information, contact a personal banker at 608.824.3200

24 HOUR TELEPHONE BANKING

608.831.3203

NO FEE ONLINE BANKING BILL PAYMENT SERVICES

Visit www.middletonbank.com

January 2009

HOURS

| | | |
|-----------|-------------------|-------------------|
| | <u>Lobby</u> | <u>Drive-Up</u> |
| Mon – Fri | 9:00 AM - 5:00 PM | 7:30 AM - 6:00 PM |
| Saturday | 9:00 AM – Noon | 9:00 AM - Noon |

