

Welcome Guide



Important Merger Information - May 2024



MyMainStreetBank.Bank



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Welcome to Main Street Bank!



We are excited to announce the joining of two great organizations in May 2024. Wayne Savings Community Bank has found a partner in Main Street Bank that understands the dreams and aspirations of our customers and is committed to preserving the tradition of community banking. The increased capabilities, scale and profitability of the combined organization will allow us to invest in our future, better serve our customers and compete for market share within the communities we serve.

Wayne Savings recently had a unique opportunity to celebrate our past, present and future. We celebrated the 125th anniversary of our first transaction on April 21, 1899. Transaction number one was a \$1,000 deposit by our first shareholder Adele G., a dry goods clerk from Wooster, Ohio. The same day we used that investment to fund our first mortgage loan to Ada K. of Creston, Ohio. Our first two months of operations were highlighted by assisting eight new customers with mortgage loans. Six of those first eight loans approved by our Board of Directors were to women.

Our team has been able to accomplish some wonderful things over the last few years. Wayne Savings Community Bank has doubled in size to \$680 million in loans and \$800 million in assets since 2016. We have reached new levels of profitability and opened four new offices. We have created some outstanding checking and money market accounts, not to mention our popular home-equity loan product. We have an integral role to play in the economic development of our communities. For example, each time a customer of the bank makes a principal payment on their loan they increase their net worth.

We are looking forward to the merger with our friends from Main Street Bank in Wheeling, West Virginia. Main Street is a \$600 million community bank and Wayne Savings is a \$800 million community bank. We have fourteen offices, and they have five. The post-merger holding company and bank headquarters will be in Wooster, Ohio. The Board of Directors will include the current eight members of the Wayne Savings Board and two directors from Main Street's Board. Mark Witmer will continue with the new organization as Executive Chair. I will continue as President and CEO. Our post-merger size of approximately \$1.4 billion in assets will give us the highest legal lending limit of any community bank headquartered in Wayne or Holmes counties.

For the third time in our 125-year history, we will be changing the name of the bank to better reflect our company's culture, values, and objectives. We were granted a charter in 1899 as The Wayne Building and Loan Company and changed the name to The Wayne Savings and Loan Company in 1964. The name was changed again in 1997 to Wayne Savings Community Bank. After the merger, all nineteen of our offices throughout Ohio and West Virginia will be branded as Main Street Bank. We will continue to operate under the same charter issued when Ohio's own William McKinley served as the twenty-fifth president of the United States.

Additional information is included regarding upcoming product and service enhancements including Zelle®, contactless debit cards and expanded locations.

Thank you for choosing us for your financial needs... past, present, and future.

Sincerely,

A handwritten signature in blue ink, appearing to read "JRS", with a stylized flourish at the end.

James R. VanSickle II,
President and CEO



Frequently Asked Questions

Your banking experience and service level will continue.

We are here to help every step of the way with the same familiar faces you've come to know and trust.

Q: When will the two banks be integrated?

A: The banks will be integrated operationally on June 10, 2024.

Q: What will the combined organization be named? Where will it be headquartered? Who will run it?

A: The combined organization will operate under the name of Main Street Bank. The Bank will remain headquartered in Wooster, Ohio where it was originally chartered. The Board of Directors will include the current eight members of the Wayne Savings Board and two directors from Main Street's Board. Mark Witmer will continue with the new organization as Executive Chair. Jay VanSickle will continue as President and CEO.

Q: What will happen to the Wayne Savings branches?

A: The existing branches will remain open with the same hours and services. Updated Main Street Bank signage will begin appearing on June 10, 2024.

Q: Will any branches be closed during the conversion?

A: All branches will be closed on Saturday, June 8, 2024. Some services may be affected over the weekend to allow the conversion to process completely and correctly.

Q: Will the merger affect the office hours of the Wayne Savings branch that I currently use?

A: The branch hours for lobby and drive thru services will remain the same at this time.

Q: Will my deposit account number change?

A: No, your account number will remain the same.

Q: Can I still use my Wayne Savings checks?

A: Yes, please continue to use your existing checks. Wayne Savings checks will still be accepted for a period of time after the conversion. Any new checks should be ordered with the Main Street Bank name and routing number of 043404647.

Q: Will my Wayne Savings Debit card/ATM card still work?

A: Yes, your current debit card will continue to work until the expiration date. At the time of expiration, you will receive a new Main Street Bank branded debit card. Additionally, ATMs will be available for no charge at the existing Main Street Bank locations.

Q: Will my direct deposits, automated payments, and transfers remain the same?

A: Until the account conversion on June 10, 2024, these services will continue for you without interruption. When your accounts convert to Main Street Bank, so will your direct deposits and almost all automated payments and transfers. If we become aware of any payment or transfers that we cannot convert, we will notify you in advance. Additional information will follow specific to Online Banking bill pay transactions.

Q: Will I need to alert my payroll department if I have direct deposit?

A: Yes. Though your account numbers are not changing, we suggest updating your payroll records with your employer of the new Main Street Bank routing number: 043404647. You will not have to make any immediate changes to the direct deposit instructions.

Q: When will I receive statements for my checking, savings or money market account(s)?

A: You will receive a final statement from Wayne Savings within two (2) weeks of the account transition date of June 10, 2024. This statement will be generated at the close of business that day and will cover your account activity from your previous statement date through Friday, June 7, 2024. If you receive an E-statement, you will need to log into the Main Street Bank Online Banking platform after the systems conversion on June 10, 2024 and re-elect E-Statements. If you need assistance, please call the Customer Support Center at 800-414-1103 or visit our website for additional information.

Once you log into the Main Street Online Banking, click on Service Statement box to agree to online banking terms then select add online documents to re-elect E-Statements. If you receive a paper statement, your next statement will be issued by Main Street Bank. It will list your account activity from the date of the account conversion of June 10, 2024, through your next statement date. From then on, your account statements will be mailed to you on approximately the same date as before the system conversion.

Q: I have a Certificate of Deposit (CD) that does not mature for two years. What will happen to it?

A: Your CD will be honored with the same rate and terms until it matures, regardless of whether it matures before or after the merger.



Q: What will happen to my Online and Mobile banking?

A: You should continue to use your Wayne Savings Personal Online & Mobile banking until June 7, 2024 at 7:00 PM EST. Starting on June 10, 2024 at 8:00 AM EST, you will need to login to the Main Street Bank Online Banking platform and download and enroll into our Mobile platform. You will be unable to access your online & mobile banking during this conversion. If you need assistance, please call the Customer Support Center at 800-414-1103.

Q: How do I access Main Street Bank's online and mobile banking?

A: On or after 8:00 AM EST June 10, 2024, you will use your existing username or user ID and current password to access online banking. Online banking can be accessed at mymainstreetbank.bank or by downloading the My MSB Mobile App.

Q: Why can't I see all of my accounts in Main Street Bank's online banking or mobile banking?

A: Your accounts and funds are safe. This can occur during the conversion process, please report any missing account information to one of our staff members.

Q: How else can I check my balances, transactions, transfer between accounts, or make a loan payment?

A: You can continue to use telephone banking until Friday June 7, 2024 at 7:00 PM EST. After that time, telephone banking will be unavailable. Starting on Monday, June 10, 2024, you can access our 24/7 telephone banking service by calling (888) 261-5661. You will use your existing account number and the temporary personal identification number or PIN will be the last 4 digits of your social security number. Please follow the prompts to change this temporary password.

Q: Will anything change with my automatic payment for my loan?

A: There will not be any change to how your payment is made if you have signed up for automatic payments. However, there may be an adjustment to the date your payment processes to correspond with the due date. This should only occur after June 10, 2024, if your payment is currently processed prior to the due date.

Q: Will my loan account number change?

A: Your current loan account number will not change. However, your loan will be assigned a note number. All current loans will end with note number 1, and they will be added to the end of your existing loan account number as a -1. Statements received after June 10, 2024, will display this change.

Q: My mortgage is with Wayne Savings Community Bank now. Will it get sold?

A: Wayne Savings Community Bank will continue to service your loan under the name of Main Street Bank. Should any mortgages be sold in the future, you will be notified well in advance.

Q: Will the merger affect my existing Wayne Savings loan?

A: This merger has no impact on existing loan rates terms and conditions.

Q: How should I continue to make my loan payments?

A: As of June 10, 2024, payments should be made payable to Main Street Bank. Payments will be continued to be accepted at all branch locations either in person or by mail.

Q: Can I still use my current payment book?

A: Yes. Continue to use your same payment book while making the check payable to Main Street Bank.

Q: How will my loan show up on my credit report?

A: Your loan will show up on your credit report with the same loan information, aside from the addition of the note number at the end of your account number. It will also show Main Street Bank as the lender instead of Wayne Savings Community Bank.

Q: I am a business banking customer. Will I continue to work with the same sales and client service team members?

A: Yes. Please continue working with the banker who currently services your account.

FACTS**WHAT DOES MAIN STREET BANK CORP DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Transaction history and credit history
- Risk tolerance and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Main Street Bank Corp chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Main Street Bank Corp share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call (800) 414-1103 or go to www.mymainstreetbank.bank

Who we are

Who is providing this notice?

Main Street Bank also known as Main Street Bank Corp.

What we do

How does Main Street Bank Corp protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Main Street Bank Corp collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Give us your contact information or show your government issued ID
- Show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial or nonfinancial companies.

- *Main Street Bank Corp has no affiliates.*

Non-affiliates

Companies not related by common ownership or control. They can be financial or nonfinancial companies.

- *Main Street Bank Corp does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Main Street Bank Corp doesn't jointly market.*



Deposit Account Changes: Effective June 10, 2024

The following changes may affect you. Please review the changes in account terms as included below:

Current Account Terms	Updated Account Terms effective June 10, 2024
Simply 50 Checking	Renamed to Senior Checking (See below for additional details)
If account is inactive for 24 months, a monthly \$5.00 dormancy fee will be assessed while the account is considered dormant	Account will be considered inactive if there is no customer-initiated deposit, withdrawal, account update, or system recognized inquiry request for a period of one year. Account will be considered in dormant, and charged a \$5.00 monthly dormancy fee, if there is no customer-initiated deposit, withdrawal, account update, or system recognized inquiry request for a period of three years.
For auto renewing Certificates of Deposit (CD), following maturity, a seven-calendar day grace period is honored	For auto renewing Certificates of Deposit (CD), following maturity, a ten-calendar day grace period is honored.
Impact Checking tiers: \$0.00 - \$14,999.99 = 5.84%, APY 6.00% \$15,000.00 + = 0.25%, APY 0.25%	Impact Checking tiers: \$0.00 - \$15,000.00 = 5.84%, APY 6.00% \$15,000.01 + = 0.25%, APY 0.25%

Deposit Account Changes: Effective June 10, 2024

The following changes may affect you. Please review the changes in account terms as included below:

Personal Accounts, designed for you and your family

Checking Accounts

Impact Checking:

- Interest rate information for Impact Checking Account:
 - Interest rate – variable rate, blended.
 - \$0 - \$15,000 will receive an APY of 6.00%, interest rate of 5.84%.
 - \$15,000.01 or greater will receive an APY of 0.25%, interest rate of 0.25%.
- Account earns interest on balances stated above. This is referred to as "bonus interest"
- A bonus in interest is earned if you make at least 10 purchases of \$10 or greater with your debit card that post to your account within the current statement cycle. This is referred to as "bonus interest"
- Stated APY and interest rate earned when reward requirements are met. If reward is not met, account will earn 0.05% APY and 0.05% interest rate. This is referred to as "initial interest".
- Your APY and interest rate may change. At our discretion, we may change the interest rate on your account.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items.
- If you close your account before interest is credited, interest is paid to the date of withdrawal
- Interest is compounded monthly and credited on the cycle date
- We use the daily balance method to calculate the interest on your account for "initial interest"
- We use the average daily balance method to calculate the interest on your account for "bonus interest"
- \$100 minimum balance to open the account.
- No minimum balance required to earn the current interest rate and APY
- No monthly service charge.
- One account per tax identification number.
- First order of Specialty gray wallet checks ordered from Main Street Bank is free.
- Service charge may reduce earnings.
- \$3 monthly paper statement fee. You will have 60 calendar days from account opening to enroll without a \$3 monthly service charge.
- Unlimited check writing on collected balances.



Personal Platinum Checking:

- Tiered Interest rate information for Personal Platinum Checking Account:
 - \$0.00 - \$499,999.99 will receive an APY of 0.50%, interest rate of 0.50%.
 - \$500,000.00 or greater will receive an APY of 0.25%, interest rate of 0.25%.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items.
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- Interest is compounded monthly and credited on the cycle date
- We use the daily balance method to calculate the interest on your account.
- No minimum balance required to earn the current interest rate and APY.
- \$100 minimum balance to open the account.
- One account per tax identification number.
- No minimum balance to earn interest.
- No service charge, unless balance falls below \$2,500 any time during the month, then a \$15 monthly service charge applies
- \$3 monthly paper statement fee. You will have 60 calendar days from account opening to enroll without a \$3 monthly service charge.
- First order of Specialty gray wallet checks ordered from Main Street Bank is free.
- Unlimited check writing on collected balances.

Classic Checking:

- \$25 minimum opening deposit.
- No monthly service charge.
- First order of Specialty gray wallet checks ordered from Main Street Bank.
- Noninterest-bearing account.
- Paper statement or E-Statements sent monthly at no charge. For a \$3 monthly fee, check images can be sent with a paper statement. Check images are provided for free if enrolled in E-Statements.

Student Checking:

- \$25 minimum opening deposit.
- No monthly service charge.
- First order of Specialty gray wallet checks ordered from Main Street Bank is free.
- Noninterest-bearing.
- Your choice of monthly paper statements or eStatements at no charge. Both options include check images.
- Available for those individuals 14 – 18 years of age. On the 18 th birthday. That account will be converted to a Main Street Bank Classic Checking account. All Classic checking account rules will apply.

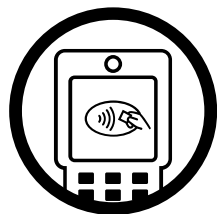
Senior Checking:

- Tiered Interest rate information for Senior Checking Account:
 - \$1,000.00 - \$2,499.99 will receive an APY of 0.05%, interest rate of 0.05%.
 - \$2,500.00 or greater will receive an APY of 0.05%, interest rate of 0.05%.
- \$50 minimum to open
- Unlimited check writing
- First order of Specialty gray wallet checks ordered from Main Street Bank is free, and \$6 credit for special checks.
- One no-fee cashier check per month

Each of our checking accounts include:

- Main Street Bank Contactless Debit Mastercard
- Online Banking
- Online Bill Pay
- Mobile Banking, charges implied by your communications provider may apply, including messaging and data rates
- Telebanking
- eStatements
- Combined Statements

It's really
as easy as
1, 2, 3, **GO!**



1. Look

Look for the contactless symbol when paying for items at checkout



2. Tap

Touch your contactless card against the symbol until light turns green



3. Confirm

Beep indicates successful payment

Contactless payment works on your everyday purchases - just tap your card to pay and you're on your way. Speed, simplicity and security wherever the contactless symbol is displayed at checkout.

Savings Accounts

Statement Savings:

- Tiered Interest rate information for Statement Savings Account:
 - \$100.00 - \$2,499.99 will receive an APY of 0.05%, interest rate of 0.05%.
 - \$2,500.00 or greater will receive an APY of 0.05%, interest rate of 0.05%.
- Your APY and interest rate are variable and may change. At our discretion, we may change the rate on your account.
- We use the daily balance method to calculate the interest on your account.
- Interest is compounded and paid quarterly. Service charges may reduce earnings.
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- \$50 minimum balance to open account
- \$100 minimum balance to earn the APY
- You will receive a monthly statement (unless there are no electronic transactions in a particular month. In any case you will receive the statement at least quarterly).
- Transaction limits apply.

Student Savings:

- Tiered Interest rate information for Student Savings Account:
 - \$10.00 - \$2,499.99 will receive an APY of 0.05%, interest rate of 0.05%.
 - \$2,500.00 or greater will receive an APY of 0.05%, interest rate of 0.05%.
- No monthly service charge.
- \$5 minimum balance to open account
- \$10 minimum to earn the APY.
- Your APY and interest rate are variable and may change. At our discretion, we may change the interest rate on your account.
- Interest is compounded and paid quarterly. Service charges may reduce earnings.
- You will receive a monthly account statement (unless there are no electronic transactions in a particular month. In any case, you will receive a statement at least quarterly).
- We use the daily balance method to calculate the interest on your account.
- Interest compounded and paid quarterly.
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- Transaction limits apply.
- Available for those up to age 18. On the 18th birthday, the account will be converted to a Statement Savings account. All Statement Savings rules will apply.

Christmas Club:

- Tiered Interest rate information for Statement Savings Account:
 - Less than \$5.00 will receive an APY of 0.00%, interest rate of 0.00%.
 - \$5.00 or greater will receive an APY of 0.25%, interest rate of 0.25%.
- \$5 to open
- Interest paid annually.
- No interest paid if closed early.
- Statement annually on October 15th

Money Market Accounts

Maximize Money Market:

- Variable interest rates for balances
 - \$0 - \$24,999.99 received are at 0.30% APY, interest rate of 0.30%
 - \$25,000 - \$99,999.99 will receive an APY of 4.85%, interest rate of 4.75%
 - \$100,000 - \$249,999.99 will receive an APY of 4.85%, interest rate of 4.75%
 - \$250,000 - \$499,999.99 will receive an APY of 4.85%, interest rate of 4.75%
 - \$500,000 - \$999,999.99 will receive an APY of 4.85%, interest rate of 4.75%
 - \$1,000,000 or greater will receive an APY of 4.85%, interest rate of 4.75%
- Your APY and interest are variable and may change. At our discretion, we may change the interest rate on your account.
- \$25,000 minimum to open account.
- \$25,000 minimum balance to earn current interest rate and APY. Account earns a lower interest rate for any day the balance falls below \$25,000.
- No service charge, unless balance falls below \$25,000.00 any time during the month, then a \$15 monthly service charge applies
- Interest is compounded monthly and credited on the cycle date. Service charge may reduce earnings.
- Interest begins to accrue no later than the business day we receive credit for the deposit when you deposit noncash items
- If you close your account before interest is credited, interest is paid to the date of withdrawal
- We use the daily balance method to calculate the interest on your account.
- Combined total of checks written and electronic transactions may not exceed six (6) during the same statement cycle period.
- Statement are sent monthly with check images (12 images per page) at no charge.
- You will receive a monthly account statement (unless there are no electronic transactions in a particular month. In any case, you will receive the statement at least quarterly).



Fee Schedule

ATM and Debit Card	<p>ATM fees (non-account holders) \$3.00</p> <p>\$5 replacement card service charge</p> <p>International point of sale and ATM transaction service: up to 1% of the transaction amount.</p>
Dormant Account and Escheating	<p>\$5 per month (dormant), after 36 months of no activity (activity includes non-electronic deposits, ATM, or in-person withdrawals). A notice will be mailed prior to the account being classified as inactive. You may also avoid this service charge if you sign and return the mailed notice. Inactive status occurs after 12 months of no activity and no charge.</p>
Early Account Closing	<p>\$25 if account closes within 90 days of opening</p>
Mobile Banking	<p>Message and data rates may apply</p>
Non-Sufficient Funds (NSF) and Overdrafts	<p>Service charges apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means (paid or returned).</p> <p>A \$35 service charge for each item received against all insufficient funds (paid or returned). A maximum of 4 daily charges will be assessed per day for each consumer account.</p> <p>Continuous overdraft service charge of \$30 per week (every 7 calendar days) until overdraft balance has been corrected.</p> <p>We will not charge overdraft service charges for transactions of any amount that overdraws a consumer account by less than \$5</p>
Overdraft Protection Transfer	<p>\$5 per item</p>
Charged Off Account	<p>If an account is charged off, a \$30 charge (per account) is assessed</p>
Bank Bags	<p>\$20 high security locking bags \$5 non-locking zipper bags</p>
Checkbook Balancing	<p>\$25 per hour</p>
Check Printing	<p>Depends on style of check Student checking gets first 50 checks free</p>
Copies of Statement or Checks	<p>\$2 per copy</p>
Garnishment, Attachment, and Levy Processing	<p>\$50 per garnishment</p>
Items Sent for Collection	<p>\$25 per item</p>
Loan Payment Check Returns	<p>\$10 per item</p>



Lost, Stolen, or Destroyed Official Checks	\$30 per item A stop payment on a Cashiers Check, along with an indemnity agreement may be placed after 90 days
Notary Services	\$5 notary service, per signature
Cashiers Check Purchases	\$5 per item
Research Time	\$25 per hour, \$25 minimum charge
Return Checks Deposited	\$30 per domestic (within USA) item \$35 per foreign (non-USA) item
Signature Guarantee	Exclusively for shareholders or customers of the Bank
Stop Payment for Customer Checks	\$30 per item Stop payment can be complete by and cancelled by any person authorized to draw on the account. Stop payment orders are valid for 6 months. A stop payment order may be renewed for additional 6 month periods in writing if given to the bank within a period which the stop payment order is effective. A new stop payment charge is assessed for each renewal. Oral stop payments are only effective 14 calendar days if not confirmed in writing within the period.
Counting loose coin	Non-Customers: 5% of the total coin counted
Wire Transfers	Outgoing domestic \$30.00 Incoming domestic \$15.00 International \$50 for both incoming and outgoing

Main Street Bank Fabulous Four

**IMPACT
CHECKING**
**6.00%
APY**

Details on next page

**5.00%
APY**

**Short Term Relationship
CD Special 5.00% APY**

**10 Month Term
Details on next page*

**4.85%
APY**

**Maximize
Money Market Account**
4.85% APY

Details on next page



**Home Equity
Line of Credit 3.99% APR**
(for initial 12 month period)

Details on next page



NMLS #517369

MyMainStreetBank.Bank

**Member
FDIC**



Rev. 04-30-2024

Main Street Bank Fabulous Four

Impact Checking

Qualifications include 10 debit card purchases of \$10 or more posting to the account during a statement cycle. When qualifications are met, balances up to \$0 - \$15,000 receive Annual Percentage Yield (APY) of 6.00% and balances \$15,000.01 and greater earn 0.25% on that portion of the balance, resulting in a range from 6.00% to 0.25% APY depending on the account's balance. When qualifications are not met, all balances in the account earn 0.05% APY. APY is accurate as of April 30, 2024. This is a variable rate account, and the rate may change after the account is opened. Minimum to open account is \$100. Monthly eStatement is available for no charge and a paper statement is available for a monthly service charge of \$3. Fees can reduce earnings on account.

Short Term Relationship CD Special

10-month term, \$1,000 minimum to earn interest. Early withdrawal penalties apply. Automatically renews as a 12-month CD. Annual Percentage Yield is accurate as of April 30, 2024. Relationship is defined as having a Main Street Bank checking account with both deposits and withdrawals in the last 30 days. Customers that open a checking account on the same day as the Relationship CD will also qualify for the special if Main Street Bank assists the customer in moving their relationship to Main Street Bank.

Maximize Money Market

Interest rate is a variable rate, and the Annual Percentage Yield (APY) and interest rate may change. \$25,000 minimum balance to earn the current money market rate and stated APY. Account earns a lower interest rate for any day the balance falls below \$25,000. If applicable, service charges could reduce your earnings. No service charge, unless the balance falls below \$25,000 any time during the month, then a \$15 monthly service charge applies.

Home Equity Line of Credit

The discounted rate of 3.99% Annual Percentage Rate (APR) is valid for 12 months from the note date, \$75 annual fee, waived the first year. Minimum loan amount is \$15,000. Loan term is 15 years (Draw period of 10 years; repayment period of 5 years). Maximum APR of 25.00%. After promotional period, this loan becomes an adjustable rate (variable). Adjustable rate and fees may vary and are subject to change at any time. APR is based on Wall Street Journal Prime, loan-to-value, and credit score. All rates are subject to an automatic transfer of monthly payments. This transfer can be from a Main Street Bank account or an account at another institution. Add 0.25% to rates for payments not automatically transferred. Offer valid on loans originated by December 31, 2024. You may call 800-414-1103 to determine if these rates have changed or check MyMainStreetBank.com. Subject to credit review and approval. Insurance must be carried on the real property securing the account.



NMLS # 517369

MyMainStreetBank.Bank



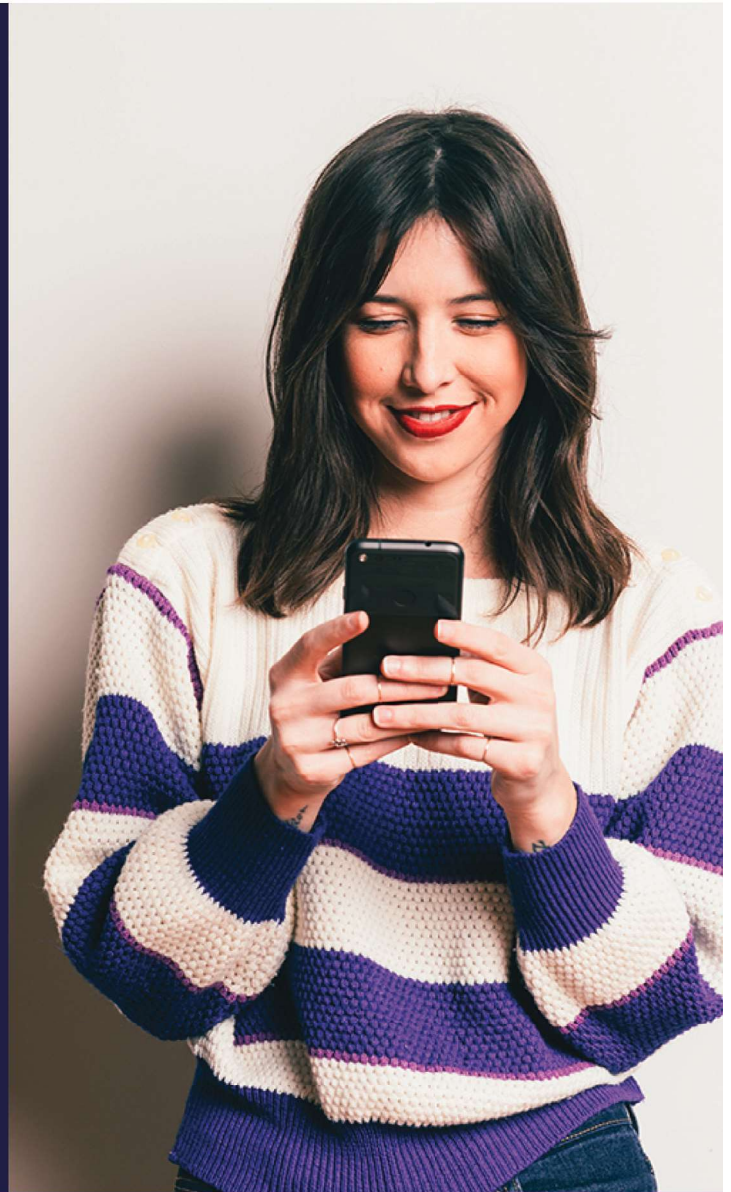


Zelle®

Send money from your account to theirs with Zelle®.

Right from our mobile app.

Learn more at www.mymainstreetbank.bank/zelle.



1

Log into the Main Street Bank Mobile Banking App.

2

In the main menu, select "+". Then select "Zelle®."

3

Enroll your U.S. mobile number or email address.

4

Send money to family and friends.

Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Member
FDIC



Wooster

151 North Market Street
1908 Cleveland Road
543 Riffel Road

Ashland

233 Claremont Avenue
1055 Sugarbush Drive

Carrollton

1029 Canton Road

Creston

121 North Main Street

Dalton

130 North Wenger Road

Elm Grove

2088 National Road

Fredericksburg

110 Crawford Street

Lodi

303 Highland Drive

Millersburg

90 North Clay Street

North Canton

1265 South Main Street

Rittman

237 North Main Street

Toronto

120 North Fourth Street

Washingtonville

795 West Main Street

Wellsburg

1010 Commerce Street

Wheeling

2001 Main Street

Moundsville

112 North Lafayette Avenue



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Wooster, Ohio 44691