



Guide to Deposit Secured Loans

Our MidFirst Bank Loan Guide covers basic information about our Deposit Secured Loan* product in a simple format that is easy to understand. A Deposit Secured Loan allows you to borrow up to 100% of the balance of a fixed-term CD, Savings account, or Money Market account.

Loan Features

Loan Amounts: From \$2,000 up to available account balance

Length of Loan:

- **CD Secured:** Up to the maturity date of the CD
- **Savings or Money Market Secured:** Up to 36 months

Repayment:

- **Fully Amortized:** Fixed rate with equal monthly payments for life of the loan
- **Interest-Only:** Requires monthly interest-only payments with balance due at maturity

Discounts and Fees

Auto-Debit Discount: Auto-debit discount available for [MidFirst Bank Checking Account](#) customers

Prepayment Penalty: No early payoff penalty

Loan Servicing

Accessing your Loan:

- Sign up for [Personal Online Banking](#) to view your loan account 24/7, with access to statements for the past four years
- Access from anywhere using the [MidFirst Bank Mobile App](#)*
- Call 888.MIDFIRST (888.643.3477)
- Visit a [MidFirst banking center](#)

Making your Payment:

- Set up auto-debit from your checking account
- Use [Personal Online Banking](#) or the [MidFirst Bank Mobile App](#)
- Call 888.MIDFIRST (888.643.3477)
- In person at any [MidFirst banking center](#)
- Mail to: MidFirst Bank
P.O. Box 76149
Oklahoma City, OK 73147

Get Started

How to Apply:

- By phone at 888.MIDFIRST (888.643.3477)
- In person at any [MidFirst banking center](#)
- [Schedule an appointment](#)