



Guide to Boat Loans

Our MidFirst Bank Loan Guide covers basic information about our Boat Loan* product in a simple format that is easy to understand. A Boat Loan allows you to purchase or refinance a new or used boat.

Loan Features

Loan Amounts: \$5,000 – \$100,000

Loan Purpose: Purchase or refinance a new or used boat

Length of Loan: 36 – 84 months

Repayment: Fixed rate with equal monthly payments for life of the loan

Loan-to-Value (LTV):

- **New vehicles** – Up to the lesser of 90% of MSRP or 100% of invoice
- **Used vehicles** – Up to 100% of NADA trade-in value
- Loan-to-value is based on how much you borrow against the vehicle vs. how much the vehicle is worth

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:

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