



## Guide to Personal Loans

Our MidFirst Bank Loan Guide covers basic information about our Personal Loan\* product in a simple format that is easy to understand. A Personal Loan allows you to borrow funds without using collateral to secure the loan, and is a great option for those who know exactly how much they wish to borrow. Use the funds to consolidate debt, pay off medical bills, or fund your dream vacation.

### *Loan Features*

**Loan Amounts:** \$2,500 – \$35,000

**Length of Loan:** 12 – 60 months

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

### *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](#)