

We want you to understand exactly how your MidFirst Bank Account works so we created this overview to explain the key features, benefits and fees of your account. This is your account Disclosure and Fee Schedule. You can find the name of your account type on your monthly account statement.

INTEREST BEARING CONSUMER CHECKING ACCOUNTS			
Preferred Checking is available to open in our banking centers with no minimum opening deposit required.			
PREFERRED CHECKING	Monthly Service Charge	\$0	Preferred Checking is available to individuals
CONSUMER SAVINGS AND MONEY MARKET ACCOUNTS			
Savings and Money Market accounts listed in the below section are available to open in our banking centers with no minimum opening deposit required.			
PREFERRED SAVINGS	Monthly Service Charge	\$0	Preferred Savings is available to individuals
PLATINUM SAVINGS	Monthly Service Charge	\$0	Platinum Savings is available to individuals
PREFERRED MONEY MARKET	Monthly Service Charge	\$0	Preferred Money Market is available to individuals
PLATINUM MONEY MARKET	Monthly Service Charge	\$0	Platinum Money Market is available to individuals
TRANSACTION LIMITS ON SAVINGS AND MONEY MARKET ACCOUNTS	Transactions made in-person, by mail or by ATM are not limited. If you exceed these limitations, an Excessive Transaction Fee may apply.		
	Unlimited Savings Transactions	Withdrawals and transfers are unlimited if made: <ul style="list-style-type: none"> In-person at one of our banking centers At an ATM 	
	Limited Savings Transactions	Transactions that are limited to six transactions each statement cycle include but are not limited to the following: <ul style="list-style-type: none"> Checks Debit card purchase transactions Preauthorized payments to any third party (including ACH withdrawals and Bill Payments) Online wires or funds transfers Overdraft Protect transfers Online or Mobile payments Telephone transfers 	
	Excessive Transaction fees will be reflected as a "Monthly Service Chrg" on your statement. A summary of Excessive Transaction fees, as described immediately below, can be found near the bottom of your account statement in the summary box labeled "Total Fees for Excessive Transactions".		
	Excessive Transaction Fee	\$8	<u>Preferred Savings & Platinum Savings:</u> Excessive transaction fee for each limited withdrawal in excess of six withdrawals per monthly statement cycle
	\$10	<u>Preferred Money Market & Platinum Money Market:</u> Excessive transaction fee for each limited withdrawal in excess of six withdrawals per monthly statement cycle	

INTEREST			
HOW INTEREST WORKS	Interest Rate		The interest rate and Annual Percentage Yield (APY) on your account may change at our discretion. There are no minimum or maximum interest rate limits on your account.
	Frequency of Account Interest Rate Change		We may change the interest rate on your account at our discretion without notice. The most current rates can be found at any MidFirst banking center.
	Compounding Frequency		Interest will be compounded daily.
	Crediting Frequency		Interest will be credited to your account monthly.
	Balance Computation		We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal and interest that has been accrued to your account each day. The daily periodic rate is calculated by dividing the interest rate by 365.
	Accrual of Interest on Deposits		Account interest begins to accrue on the Business Day funds are collected. A "Business Day" is Monday-Friday, 8:00 a.m. - 5:00 p.m., local time, with the exception of legal holidays.
	Effect of Closing an Account		If you close your account before interest is paid, you will not receive any of the accrued interest.
ACCOUNT SERVICE CHARGES AND FEES			
The Services and Fees disclosed below apply to all account types unless specifically noted. The fees noted in this section may be identified as a "Service Charge", "Maintenance Fee" or "Service Fee" on your account statement, followed by the name of the fee as described in the section(s) below. Please note, the fee description on your account statement may be abbreviated due to system limitations.			
ATM FEES	MidFirst ATM	\$0	For using a MidFirst Bank ATM to complete any transaction
	Non-MidFirst ATM	\$0	Service fee charged by MidFirst for using another bank's ATM Please note, you may incur an additional fee from the ATM's issuing bank, however this fee will be refunded to you at the end of the Processing Day that the fee is incurred.
OTHER ACCOUNT FEES	Account Closing	\$0	If your account is closed within 90 days of opening
	Dormant Account	\$0	Per month after 12 months of inactivity (i.e., no customer-initiated activity)
	Paper or Electronic Statements	\$0	No charge for paper or electronic statements
	Expedited Online Bill Payment	\$14.95	Charged per transaction if expedited payment is requested through Online Bill Pay. Identified as ACH W/D Expedited Fee on your account statement.
	Stop Pay Charge – Check or ACH	\$30	Charged per item when stop payment is requested.
	Wallet Checks and Other Check Supplies	Varies	Cost varies based on the type of check or item ordered. Tax, shipping and handling fees apply. Fee charged by Harland Clarke.
OVERDRAFT FEES	Paid Overdraft	\$35	Per item that overdraws your account that we pay
	Returned Overdraft (Non-Sufficient Funds)	\$0	We do not assess a fee for any item that we return unpaid due to non-sufficient funds A maximum number of <u>five</u> per-item Overdraft fees will be charged on any Processing Day. We will not charge any per-item Overdraft fees if your Account is overdrawn by \$5.00 or less at the end of a Processing Day. A Processing Day is a Business Day in addition to select legal holidays.
	Extended Overdraft Fee	\$25	Applies one time after an account remains overdrawn in any amount for seven consecutive calendar days

OVERDRAFT SERVICES	<u>Overdraft Privilege for Checking and Money Market Accounts</u>		If you <u>do not</u> opt in to Overdraft Privilege, and you attempt an ATM or everyday one-time debit card transaction at a time when your Account does not have sufficient available funds to cover the transaction, the transaction will be declined at no cost to you. You may incur a fee, subject to limitations listed above, for automatic bill payments, checks and other transactions made using your checking account number.
	Option A (Default): Overdraft Privilege Opt-Out		
	Option B: Overdraft Privilege Opt-In		If you <u>do</u> opt in to Overdraft Privilege, an Overdraft fee, subject to limitations listed above, is charged for each item paid that results in your Account being overdrawn, including ATM or everyday one-time debit card transactions. Overdraft Privilege is available for new accounts 30 days after account opening.
	Overdrafts on Savings Accounts		If you can access your savings account via an ATM or Debit Card, ATM and one-time debit card transactions will be declined if the available balance in your Account at the time the transaction is attempted is less than the amount of the transaction. You may incur a fee, subject to the limitations listed above, for other transactions that exceed the Ledger Balance in your savings account.
	Overdraft Protect		Sign up for Overdraft Protect to link an account to another MidFirst deposit account or eligible line of credit. If your Account is overdrawn, funds will be transferred to the overdrawn account if the linked account contains sufficient funds to cover the entire overdrawn amount as well as the Overdraft Protect Transfer fee (see below). You will be charged one fee each day a transfer is made. Please note, the \$5.00 threshold limitation that applies to Overdraft Fees for an account balance at the end of a Processing Day does not apply to Overdraft Protect transfers. If the account is overdrawn by any amount, a transfer will be initiated if funds are available.
Overdraft Protect Transfer Fee – Deposit Account		\$12.50	Per day fee for any transfer from a linked account to cover an overdrawn item.
Overdraft Protect Transfer Fee – Line of Credit		\$12.50	Per day fee for any transfer from a linked line of credit to cover an overdrawn item.
OPTIONAL SERVICE FEES AND CHARGES			
You may never need any of these services, but we want to provide you with the fees that apply if you need them. The fees noted in this section may be identified as a “Research Fee”, “Direct Service Charge”, “Withdrawal” or “Service Charge” on your account statement, and may include the name of the fee as described below. Please note, the fee description on your account statement may be abbreviated due to system limitations.			
STATEMENT RESEARCH FEES	Duplicate, Copy, or Fax Statement Request	\$0 each	Per request when a duplicate statement, an additional copy of a statement or a fax request is made for an account statement.
	Special Cycle Statement Request	\$0 each	Per statement cycle when a special statement cycle is requested.
	Item Copy Request	\$0 each	Per each item or document requested and copied, such as cleared checks, and deposit or withdrawal tickets.
	Research Request	\$0	Research requests, such as account reconciliation request.
DEBIT AND GIFT CARD SERVICE CHARGES	Replacement Debit Card, Standard Delivery	\$5	Per order when a debit card reorder is requested, using standard delivery.
	Replacement Debit Card, Expedited Delivery	\$40	Per order when a debit card reorder is requested, using expedited delivery.
	Lost PIN Reminder – Expedited Delivery	\$40	Charged when a PIN reminder is requested, using expedited delivery.
	International Transaction Fee	3% of transaction amount	Charged on U.S. Dollar and Foreign Currency transactions that occur outside of the U.S., Puerto Rico or U.S. Virgin Islands.

	Gift Card Fee	\$3.75	Fee charged for each gift card requested.
WIRE TRANSFER SERVICE CHARGES	Domestic Wire-IN	\$0	Charged for each incoming Domestic Wire transfer requested.
	Domestic Wire-OUT	\$0	Charged for each outgoing Domestic Wire transfer requested.
	International Wire –IN	\$15	Charged for each incoming International Wire transfer requested.
	International Wire-OUT	\$45	Charged for each outgoing International Wire transfer requested.
NEGOTIABLE ITEM FEES	Temporary Checks	\$0	Withdrawal fee charged when temporary checks not used in the banking center.
	Official Check	\$0	Withdrawal fee charged for each Official check requested.
MISCELLANEOUS FEES	Verification of Deposit Account	\$0	Charged when an account or deposit verification request is processed.
	Incoming Collection Item	\$20	Direct Service Charge, charged when you deposit an item that is payable in foreign currency. Foreign exchange fees and additional fees may apply.
	Outgoing Collection Item	\$35	Direct Service Charge, charged when you send an item that must be paid in foreign currency. Foreign exchange fees and additional fees may apply.
	Child Support Levy	\$75	Charged when a levy is received and processed.
	Garnishment Fee	\$150	Charged when garnishment is received and processed.
	IRS Levy	\$75	Charged when IRS levy is received and processed.
	Photocopies	\$0	Charged each time photocopy request is processed.

These disclosures may be updated at the discretion of MidFirst Bank. Customers will be made aware of any modifications, other than rate, within 30 days of them being effective.

If you have any questions about your account, please call 888-MIDFIRST (888.643.3477), or visit your nearest banking center.