



Guide to Personal Lines of Credit

Our MidFirst Bank Loan Guide covers basic information about our Personal Line of Credit* product in a simple format that is easy to understand. A Personal Line of Credit is a revolving account that allows you to borrow funds as needed without using collateral to secure the loan, and is a great option for those who have expenses that occur over time.

Loan Features

Loan Amounts: \$2,500, \$5,000 or \$10,000

Length of Loan: Revolving

Repayment: Variable rate with monthly payment equal to 2% of outstanding balance or \$25, whichever is greater

Overdraft Protect: Use to cover overdrafts on your linked [MidFirst Bank Checking Account](#); fee applies*

Discounts

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

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](#)