



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 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 App](#)*
- Call 888.MIDFIRST (888.643.3477)
- Visit a [MidFirst banking center](#)

Making Your Payment:

- Set up auto-debit from your MidFirst account
- Use [Personal Online Banking](#) or the [MidFirst Bank 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:

- In person at any [MidFirst banking center](#)
- [Schedule an appointment](#)



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FDIC

*All MidFirst loans are subject to credit approval. Rates are subject to change without notice, may vary by location, and are based on creditworthiness and loan term. Must be 18 years or older. Loan features may be based on creditworthiness. **Online and Mobile Services:** Services offered subject to their respective terms and conditions, and availability may vary by device. Please visit <https://www.midfirst.com/personal/lending-services/personal-and-vehicle-loans/personal-loans> for full terms and conditions.