

Open a MidFirst Bank Visa® Rewards Credit Card and earn 20,000 bonus points* if you spend $2,000 within the first 90 days!

Earn Points on everyday purchases

- **3 Points** per $1 spent on Phone, Streaming and Cable services
- **2 Points** per $1 spent on Gas, Electric Vehicle (EV) Charging and Dining
- **1 Point** per $1 spent on other qualifying purchases

MIDFIRST BANK
True to you®

Thank you for applying for your Rewards Credit Card!

***Bonus Offer**: Offer only valid for Consumer Rewards Credit Card applications. Qualifying cardholders will receive 20,000 bonus points that can be redeemed for a $200 statement credit or used toward other rewards. See the MidFirst Rewards Terms and Conditions Summary in the Credit Card Application Disclosure for details. To qualify, cardholders must make an eligible purchase or purchases totaling $2,000 or more during the first 90 days after account opening. Eligible purchases do not include cash advances, balance transfers, interest charges, fees, or cash equivalent transactions, which are transactions performed using a merchant or service provider that Visa® identifies as a seller of traveler's checks, foreign currency, money orders, wire transfers, lottery tickets, funds used for wagers or gambling, or similar products or services. Merchant refunds and credits will count against the total of purchases. Bonus points will be applied to the cardholder's account within one to two statement cycles after qualification are met, as long as the qualifying account is open and not in default. Limit one bonus offer per customer and/or per account. Existing or previous cardholders may not be eligible for this one-time bonus offer.

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CREDIT CARD APPLICATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchase	0.00% introductory APR for the first 12 billing cycles. After that, Platinum Card: Your APR will be **13.74%-21.74%**, based on your creditworthiness. Rewards Card: Your APR will be **17.74%-23.74%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% introductory APR for the first 12 billing cycles. After that, Platinum Card: Your APR will be **13.74% - 21.74%** , based on your creditworthiness. Rewards Card: Your APR will be **17.74%-23.74%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	24.99%. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	Up to 24.99%, based on your creditworthiness. This APR may be applied to your account if you: 1. Make a late payment; 2. Go over your credit limit; or 3. Make a payment that is returned. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive monthly minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at *http://www.consumerfinance.gov/learnmore.*

Fees	
Annual Fees	None
Transaction Fees	
• Balance Transfer	Either $10 or 3% of the amount of each Balance Transfer, whichever is greater.
• Cash Advance	Either $10 or 5% of the amount of each Cash Advance, whichever is greater.
• Cash Equivalent	Either $10 or 5% of the amount of each Cash Equivalent Transaction, whichever is greater.
• Foreign Transaction	3% of the U.S. dollar amount of each transaction made in a foreign currency or made in U.S. dollars that is processed outside the United States. This fee will be in addition to any other applicable fee.
Install-*It* Payment Plan Fee	A monthly fee not to exceed $10 will apply until the Install-*It* Payment Plan is paid in full. The amount of the fee is determined each time an Install-*It* Payment Plan is established and will remain the same until each Plan is paid in full.
Penalty Fees	
• Late Payment	Up to $24.50
• Return Payment	Up to $25.00

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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR for Purchases and Balance Transfers and apply the Penalty APR if you make a late payment.

Index and When It Is Determined: The Index used to determine your variable APRs is the U.S. Prime Rate shown in the "Money Rates" section of *The Wall Street Journal* on the last day the rate is published in each calendar month (the determination date). The Index will be effective for the entire billing cycle that ends in the second month after the determination date. For example, if your billing cycle ends in July, we will use the Index determined on the last day the rate is published in *The Wall Street Journal* in May.

APR for Purchases and Balance Transfers: To determine the APR for Purchases and Balance Transfers:
For the Platinum Card, we add a margin of 6.74%–14.74% to the Index (Prime Rate) not to exceed a maximum APR of 24.99%.
For the Rewards Card, we add a margin of 10.74%–16.74% to the Index (Prime Rate) not to exceed a maximum APR of 24.99%.

APR for Cash Advances: To determine the APR for Cash Advances, we add a margin of 21.74% to the Index (Prime Rate) not to exceed a maximum APR of 24.99%.

APR for Cash Equivalent Transactions: Cash Equivalent Transactions will be treated as Cash Advances for all purposes of your account, including the APR that applies to such transactions. Cash Equivalent Transactions will be charged a fee as indicated in the Fees table in this document. Cash Equivalent Transactions are those transactions performed using a merchant or service provider that Visa® or MasterCard® identifies as a seller of traveler's checks, foreign currency, money orders, wire transfers, lottery tickets, funds used for wagers or gambling or similar products or services.

Penalty APR: We may increase Annual Percentage Rates on your future transactions if you: (1) fail to make a minimum payment to us when due; (2) exceed your credit limit with us; or (3) make a payment to us that is returned (dishonored) for any reason. We may also increase the Annual Percentage Rates on all your balances and transactions if you are more than 60 days late in making a required minimum payment. The amount of an APR increase may be based on how you have handled your account with us and current and historical information regarding your credit in general. These increases will be subject to the requirements of applicable law.

INSTALL-*IT* PAYMENT PLAN FEE: From time to time you may be offered the option to establish an Install-*It* Payment Plan, which allows you to convert certain eligible Purchases into a payment plan comprised of monthly installments for the specified duration chosen at the time the Install-*It* Payment Plan is established. A monthly fee will apply for the duration of each Install-*It* Payment Plan, as disclosed at the time that the Install-*It* Payment Plan is established, until the Install-*It* Payment Plan is paid in full. The Install-*It* Payment Plan Fee will be determined at the time each Install-*It* Payment Plan is created and is based on the amount of each Purchase transaction or amount selected to create the plan, the duration of the plan, and other factors. The monthly Install-*It* Payment Plan Fee and the aggregate amount of the Install-*It* Payment Plan Payment will be disclosed at the time the Install-*It* Payment Plan is created.

IMPORTANT NOTICE REGARDING CHANGES IN TERMS. Subject to applicable law, we reserve the right to unilaterally change the APRs, fees and other terms at any time, including after your account is closed. If we make changes, we will send you all notices required by law. You understand that the terms of your account, including APRs, are subject to change. APRs are not guaranteed and they may change to higher APRs. We may also change whether your rates will be variable or not.

Application of Payments: Payments received will first be applied to your minimum payment in the order we select, subject to applicable law. However, in general, if you make a payment in excess of the required minimum payment, we will apply the excess amount first to your balances with the highest Annual Percentage Rate. Any remaining portion of that excess amount will be applied to your other balances in descending order based on their applicable Annual Percentage Rates.

Please Note: Your account generally will have monthly billing cycles, except that your first billing cycle may be more or less than one month. All credit terms, including minimum interest charges, will apply in each billing cycle including the first billing cycle.

BALANCE TRANSFERS: We may permit you to transfer balances from other credit card companies or financial institutions ("Other Accounts") to your account if you are approved. All Balance Transfer requests are subject to our approval; we are not liable if we do not accept a requested Balance Transfer. We reserve the right to make Balance Transfers in the order we select and to limit the amount of the Balance Transfers that we make (this amount may be less than your total credit limit). If you request an amount that we do not approve, we may process a partial transfer for less than you requested or we may decline the entire request. You may not transfer any balance you owe from any other MidFirst Bank account or any of your accounts with any of our related companies. You should not transfer any amount that is in dispute in order to preserve your dispute rights. You should continue to monitor the Other Accounts that you request to transfer balances from, and you should continue to pay the minimum payments due on the Other Accounts until you receive statements from those creditors showing that the balances due on the Other Accounts have been paid in full. This may not happen until after the Balance Transfer appears on your billing statement from us. You are liable for any late payments, interest charges or disputed amounts on your Other Accounts. If you want your Other Accounts closed following a Balance Transfer, you are responsible for doing so. Balance Transfers are subject to applicable fees and interest charges and do not have the benefit of a period within which any credit extended may be repaid without incurring a finance charge due to a periodic interest rate, also known as a grace period.

CREDIT REPORTS: By applying for this account, you agree that MidFirst Bank may obtain credit reports for purposes of processing your application and for later purposes related to your account, such as increasing the credit line and for collection purposes. Upon your request, you will be informed of whether or not a credit report was requested and the name and address of the consumer reporting agency that furnished the report. You also authorize MidFirst Bank to verify your employment, income and other relevant information.

NOTICE TO CARDHOLDERS AND AUTHORIZED USERS: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account.

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What this means for you: When you open an account, we will ask for your name, physical address, date of birth and other information that will allow us to identify you. We also may ask for other identifying documents. We will let you know if additional information is required.

INFORMATION SHARING WITH VISA®: We may share nonpublic personal information with VISA U.S.A., its Members or their respective contractors for the purpose of providing Emergency Card Replacement or to meet other types of reporting requirements related to membership in the association. By signing the application and making purchases, you consent to the release of this information to VISA U.S.A., its Members or their respective contractors for these purposes.

MILITARY LENDING ACT: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependents may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

To hear this Military Lending Act disclosure and the payment obligations thereunder, call toll-free at 1-844-324-2258.

Married applicants may apply for separate accounts in their own names.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NOTICE TO MARRIED WISCONSIN APPLICANTS: No provision of any marital property agreement, unilateral statement or court decree adversely affects our interests and/or rights unless, prior to the time the credit is granted or an open-end credit plan is entered into, we are furnished with a copy of the agreement, statement or decree or have actual knowledge of the adverse provision. Married Wisconsin residents applying for credit separately must furnish the name and address of their spouse to MidFirst Bank at MidFirst Loan Operations, Attn: Credit Card Underwriting, P.O. Box 268879, Oklahoma City, OK 73126-8879.

CALIFORNIA RESIDENTS: The applicant, if married, may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

NOTICE TO NEW YORK RESIDENTS: New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-226-5697 or http://www.dfs.ny.gov.

NOTICE TO NEW YORK, RHODE ISLAND AND VERMONT RESIDENTS: A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the credit report. If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application.

ARBITRATION NOTICE: You understand that any Cardholder Agreement you receive will contain an arbitration provision that may substantially limit your rights in the event of a dispute, including your right to litigate in court or have a jury trial, discovery and appeal rights, and the right to participate in court or in arbitration as a representative or member of a class action. Please review the Cardholder Agreement and its arbitration provision carefully before you use or allow someone else to use an account.

PLEASE NOTE: If you apply for the MidFirst Rewards Visa® Card and meet our eligibility criteria for the Visa Signature® Card, you agree that we may consider your application as one for (and upgrade you to) the Visa Signature® Card.

Cards are issued by MidFirst Bank.

Rewards Program Terms and Conditions Summary

Please read this Rewards Program ("Program") Terms and Conditions Summary. MidFirst Bank is referred to below as "We" and "MidFirst." MidFirst is the issuer of the credit card account that is enrolled in the Program ("Account") and is the sponsor of the Program. This is only a Program summary. Complete Program Terms and Conditions will be provided to you when you become an approved Cardholder. This Program offers Reward Points ("Points") for Qualifying Purchases. There is no membership fee. Other restrictions apply and will be provided upon Program enrollment.

How Points are Earned:
Points ("Point(s)") are earned in the Program for every $1.00 spent on Net Purchases. "Net Purchases" means the total dollar amount of Qualifying Purchases, less any returns, credits, or adjustments that are not payments. A Qualifying Purchase is any Purchase made with your Account. MidFirst shall resolve all questions of what constitutes a Qualifying Purchase. All such resolutions or determinations by MidFirst are final.

"Qualifying Phone/Streaming Purchases" are Purchases made at any merchant whose merchant category code ("MCC") is classified by the payment card industry as any of the following:

- MCC 4814 - Telecommunication Servicess
- MCC 4899 - Cable, Satellite and Other Pay Television and Radio Services

"Qualifying Gas Purchases" are Purchases made at any merchant whose MCC is classified by the payment card industry as any of the following: 5541, 5542, or 5552.

"Qualifying Dining Purchases" are Purchases made at any merchant whose MCC is classified by the payment card industry as any of the following: 5811, 5812, 5813 or 5814.

The MCC is a four-digit code used by the payment card industry to classify a merchant's primary business. Some merchants may be classified in a different MCC than expected and listed above that may affect the number of Points earned on a transaction. MidFirst does not assign MCCs to merchants and is not responsible to ensure a merchant has been assigned a correct MCC. MidFirst reserves the right to determine if a transaction qualifies as a Qualifying Cable/Streaming Purchase, Qualifying Phone Purchase, Qualifying Dining Purchase or Qualifying Purchase, and all resolutions or determinations by MidFirst are final.

"Qualification Period" is a calendar year beginning on January 1st and ending on December 31st. For each new Qualification Period, Points will be earned on Qualifying Phone/Streaming Purchases, Qualifying Gas Purchases, Qualifying Dining Purchases and Other Qualifying Purchases.

MidFirst will award Points as follows:

- Qualifying Phone/Streaming Purchases:
  - 3 points for each $1.00 posted to the Account for the first $10,000.00 or less during each Qualification Period; and
  - 1 point for each $1.00 posted to the Account totaling $10,000.01 or greater during each Qualification Period.
- Qualifying Gas Purchases or Qualifying Dining Purchases:
  - 2 points for each $1.00 posted to the Account for the first $10,000.00 or less during each Qualification Period; and
  - 1 point for each $1.00 posted to the Account totaling $10,000.01 or greater during each Qualification Period.
- Other Qualifying Purchases:
  - 1 point for each $1.00 posted to the Account which is a Qualifying Purchase but is not otherwise a Qualifying Phone/Streaming Purchase, a Qualifying Gas Purchase or a Qualifying Dining Purchase.

Points are not earned for certain categories of transactions, including, but not limited to: card account fees and charges including interest charges, late payment fees, annual fees, other charges, unauthorized or fraudulent charges, Balance Transfers, Cash Equivalent Transactions or Cash Advances of any kind (including convenience checks, money orders, Automated Teller Machine (ATM) and bank teller withdrawals), foreign transaction currency conversion charges or other transactions that We determine not to be eligible. Changes to the above list are at the sole discretion of MidFirst, subject to applicable law.

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Rewards Program Terms and Conditions Summary

When Points are Earned:
Points are considered earned when they are posted to your Account. Points may take up to 30 days to post following the date on which the underlying Qualifying Purchase posts to your Account. We reserve the right to verify and adjust Points at any time. Information regarding Point redemption and balance is available online at www.midfirst.com or by calling the MidFirst Award Headquarters at 866-772-6184.

Reward Choices:
Cardholders can redeem Points for merchandise, gift cards, travel, other goods and services and cash back in the form of a credit to the Account or a check (collectively, the "Rewards"). Point redemption may be subject to shipping, handling or other fees, including expedited delivery fees. Federally-imposed airline security fees, as well as any surcharges or additional fees may, be imposed by the airlines or available authority. Complete details on Rewards and Point redemption are available online at www.midfirst.com or by calling the MidFirst Award Headquarters at 866-772-6184.

How to Redeem Points:
Cardholders can redeem Points online at www.midfirst.com anytime. You can also call the MidFirst Award Headquarters at 866-772-6184, 24 hours a day, seven days a week to request a copy of the catalog to be sent to you by mail. For travel services only, call 1-877-225-1617, Mon.-Fri. 8 a.m.-8 p.m., Sat. & Sun. 8 a.m.-4 p.m. CT. All redemptions are final. Travel and other certificates are not exchangeable, refundable, transferable, or redeemable for cash. Redeemed Points will be deducted from the Account based on a first-in-first-out basis. We reserve the right to refuse to redeem Points if you exceed the credit limit associated with your Account or if you fail to make a minimum payment when due.

When Points Expire:
Points will expire five (5) years from the end of the calendar-year quarter in which they are earned. Account statements will show Points that are due to expire at the end of the calendar-year quarter in which the statement is issued.

Forfeiture of Points:
Closing your Account (by you or by us), termination of your enrollment in the Program, or your failure to make a minimum payment on your Account within 60 days of a due date will result in the termination of the Program and any unused accumulated Points will be forfeited. Also, you will not earn future Points and could forfeit any accumulated Points previously awarded if you engage in any fraud or abuse with respect to the accrual or redemption of Points.

Other Terms and Conditions:
The Program is void where prohibited or restricted by law. Points cannot be transferred between the Program and any other rewards or loyalty program. Subject to applicable law, this Program may be modified, suspended, or canceled and the redemption value of already accumulated Points may be changed at any time. Changes to the Program may include, but are not limited to, modifications which affect accrual and expiration of Points. You will be notified of Point accrual, Point expiration, and/or Point forfeiture changes.

Rewards Bonus Offer

Rewards Bonus Offer :
Qualifying rewards cardholders will receive 20,000 bonus points that can be redeemed for a $200 statement credit or used toward other rewards as outlined in the Rewards Terms and Conditions Summary above. To qualify, cardholders must make an eligible purchase or purchases totaling $2,000 or more during the first 90 days after account opening. Eligible purchases do not include cash advances, balance transfers, interest charges, fees, or cash equivalent transactions, which are transactions performed using a merchant or service provider that Visa identifies as a seller of traveler's checks, foreign currency, money orders, wire transfers, lottery tickets, funds used for wagers or gambling, or similar products or services. Merchant refunds and credits will count against the total of purchases. Bonus points will be applied to the cardholder's account within one to two statement cycles after qualification is met, as long as the qualifying account is open and not in default. Limit one bonus offer per customer and/or per account. Existing or previous cardholders may not be eligible for this one-time bonus offer.