Guide to

Deposit Secured Loans

Our MidFirst Bank Loan Guide covers basic information about our Deposit Secured Loan* product in a simple format that is easy to understand. A Deposit Secured Loan allows you to borrow up to 100% of the balance of a fixed-term CD, Savings account or Money Market account.

Loan Features

Loan Amounts: From $2,000 up to available account balance

Length of Loan:

- **CD Secured:** Up to the maturity date of the CD
- **Savings or Money Market Secured:** Up to 36 months

Repayment:

- **Fully Amortized:** Fixed rate with equal monthly payments for life of the loan
- **Interest-Only:** Requires monthly interest-only payments with balance due at maturity

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

MIDFIRST BANK

True to you®

MEMBER FDIC

*All MidFirst loans are subject to credit approval. Rates are subject to change without notice and may vary by location. Must be 18 years or older. Not available on callable CDs or IRA CDs. **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/deposit-secured-loans for full terms and conditions.

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