



Guide to Auto and Motorcycle Loans

Our MidFirst Bank Loan Guide covers basic information about our Auto and Motorcycle Loan* product in a simple format that is easy to understand. An Auto/Motorcycle Loan allows you to purchase or refinance a new or used vehicle or motorcycle. You can also use the available equity in your vehicle for other expenses.

*Loan Features**

Loan Amounts: \$5,000 – \$100,000

Loan Purpose: Purchase or refinance a new or used vehicle or motorcycle

Length of Loan: 36 – 72 months

Repayment: Fixed rate with equal monthly payments for life of the loan

Loan-to-Value (LTV):

- Up to 110%
- Loan-to-value is based on how much you borrow against the vehicle versus how much the vehicle is worth

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:

- [Online](#)
- By phone at 888.MIDFIRST (888.643.3477)
- In person at any [MidFirst banking center](#)
- [Schedule an appointment](#)



*All MidFirst loans are subject to credit approval. Rates are subject to change without notice, may vary by location, and are based on creditworthiness, age of collateral and loan term. Must be 18 years or older. Property insurance required on the property that secures the loan. Loan features may be based on creditworthiness, age of collateral, and amount financed. **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/auto-and-motorcycle-loans> for full terms and conditions.