MIDFIRST BANK

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SECURED CREDIT CARD APPLICATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchase	Your APR will be **21.74%** when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Your APR will be **21.74%** when you open your account. 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	$19.00
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.
Penalty Fees	
• Late Payment	Up to $24.50
• Return Payment	Up to $25.00

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SECURED CREDIT CARD APPLICATION DISCLOSURE

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

Security Interest: This is an application for a secured credit card account. If your application is approved, as a condition for opening the secured credit card account, you agree to provide MidFirst Bank ("MidFirst") with funds that will be used to open a deposit account in your name and to grant MidFirst a security interest in the account which will serve as collateral for your credit card obligations to us (the "Collateral"). You may not withdraw the Collateral at any time while it secures your credit card, including interest, fees and charges which may accrue under your secured credit card account. The Collateral will be returned to you only if you close your secured credit card account and pay your balance in full. If you fail to pay or otherwise default on your credit card obligations to us or if your secured credit card account is terminated for any reason, we may, subject to applicable law: (1) without advance notice, take any or all of the Collateral and apply it as payment towards your credit card account obligations; and (2) pursue other legal remedies. If any Collateral remains after doing so, it may remain on deposit for up to 90 days before being remitted to you.

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, we add a margin of 14.74% 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.

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: We may apply 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.

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SECURED CREDIT CARD APPLICATION DISCLOSURE

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.

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.

Cards are issued by MidFirst Bank.