



Guide to Personal Lines of Credit

Our MidFirst Bank Loan Guide covers basic information about our Personal Line of Credit* product in a simple format that is easy to understand. A Personal Line of Credit is a revolving account that allows you to borrow funds as needed without using collateral to secure the loan and is a great option for those who have expenses that occur over time.

*Loan Features**

Loan Amounts: \$2,500, \$5,000 or \$10,000

Length of Loan: Revolving

Repayment: Variable rate with monthly payment equal to 2% of outstanding balance or \$25, whichever is greater

Overdraft Protect: Use to cover overdrafts on your linked [MidFirst Bank Checking account](#); fee applies*

Discounts

Auto-Debit Discount: Auto-debit discount available for MidFirst customers

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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*All MidFirst loans are subject to credit approval. Rates are subject to change without notice, may vary by location and are based on creditworthiness. Must be 18 years or older. Consumer MidFirst checking account required. Loan features may be based on creditworthiness. **Overdraft Protect:** If your linked checking account is overdrawn, a \$12.50 per day transfer fee will be assessed to the linked checking account when a transfer is made from the Personal Line of Credit. **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-line-of-credit> for full terms and conditions.