

Student Banking

Student Checking is the ideal student account because it comes with features every student should have:

- No monthly service charge
- Free online and mobile banking*
- Zelle® - request, receive and send money within minutes*
- Get paid up to two days early with Early Pay*
- Free Bill Pay and eStatements*
- Free debit card with Card Lock and contactless Digital Wallet*
- \$25 minimum to open

Open a Student Savings account to make saving on and off campus that much easier!

- No monthly service charge
- Save automatically with Easy\$ave*
- Interest earned on all collected balances
- \$25 minimum to open

***Online and Mobile Services:** Services offered are subject to their respective terms and conditions and availability may vary by device. **Zelle®:** Must have a bank account in the U.S. to use Zelle®. Transactions typically occur in minutes between enrolled users. If a recipient is not enrolled in Zelle®, it could take one to three business days to receive the money once the enrollment is completed. You should not use the Zelle® payment service to send money to recipients you do not know or you do not trust. **Early Pay:** Requires eligible direct deposit to your MidFirst account. Direct deposits eligible for Early Pay include transactions that MidFirst can reasonably determine as employment compensation or government benefit payments. When a payer, such as an employer, submits payment files to MidFirst before the scheduled payment date, MidFirst may generally make funds available up to two days earlier than the scheduled payment date. Timing of access to these funds is dependent on the payer's payment instructions, how the transaction is coded, and the timing of submission of payment files to MidFirst from the payer. Timing of available funds may vary between payment periods. MidFirst does not guarantee that you will receive early access to eligible direct deposits. You should confirm your Available Balance before attempting to make a withdrawal or purchase. Nonpayroll and tax payments may not be available for Early Pay. We may cancel Early Pay at any time and without notice. You may cancel Early Pay at any time by contacting your MidFirst personal banker or by calling us at 888.MIDFIRST (888.643.3477). Early Pay is not available for MidFirst payroll direct deposits to MidFirst Bank accounts. New accounts must be opened for 30 days to be eligible for Early Pay. **Easy\$ave Terms and Conditions:** To enroll in Easy\$ave, you must be an owner on a MidFirst Bank consumer checking account with an active debit card and a consumer savings or money market account. Business accounts are not eligible for Easy\$ave transfers. The accounts enrolled in Easy\$ave must have at least one common owner. When you enroll in Easy\$ave, we will round up your MidFirst Bank debit card purchase transactions to the nearest whole dollar and transfer the difference from your checking account into your designated MidFirst Bank savings or money market account. Easy\$ave transfers will be conducted on debit card purchase transactions that post to your account once the payment transaction has been received from the merchant, settled and the amount has cleared your account. Eligible debit card purchase transactions include transactions made by you or any debit card holder on your designated checking account. We will total the roundup amount from posted debit card transactions each business day and make a single transfer for that amount the next business day. If you do not have sufficient funds in your designated checking account, your Easy\$ave transfer will be canceled for that business day. Easy\$ave transfers are not retroactive. If an eligible debit card purchase transaction is subsequently canceled or reversed, the Easy\$ave transfer will remain in the designated savings or money market account. We may cancel Easy\$ave at any time and without notice. If your designated checking, savings or money market account is closed or converted to another account type, your Easy\$ave transfer will be canceled. You may cancel Easy\$ave transfers at any time by completing a cancellation form; please contact your MidFirst personal banker or call us at 888.MIDFIRST (888.643.3477) to complete the cancellation form. Please note, Easy\$ave enrollments and cancellations may take up to 10 business days to process.



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