

# Welcome



**MIDFIRST BANK**

Credit Card



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# Welcome

Your new MidFirst Bank Credit Card is the card that combines all your payment needs into one card to fit your lifestyle. Built on convenience, service and benefits, your MidFirst Bank Credit Card can be true to your financial life.

## Convenience

- View your MidFirst Bank Credit Card within your MidFirst online and Mobile Banking applications
- Make payments online, by phone, by mail, or at any MidFirst banking center
- Apple Pay™, Google Pay™, Samsung Pay – pay with your eligible mobile device
- Visa Checkout – pay safely and conveniently

## Service

- Enjoy MidFirst's special customer service - simply call us or visit with your banker if you have questions about your account

## Benefits

- For Rewards Cardholders – redeem points for merchandise, travel, cash back and gift cards
- Zero Liability Protection – you're protected from unauthorized purchases by the Visa® Zero Liability Policy\*

Use this convenient booklet and visit [midfirst.com/newcreditcard](https://midfirst.com/newcreditcard) to help navigate your new MidFirst Bank Credit Card and its features and benefits. If you have any questions about your new account, please call MidFirst Bank Credit Card Services at 866-762-0492 or visit your local banking center.

\*The Visa Zero Liability Policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify MidFirst Bank promptly of any unauthorized use.



# Online Banking – Available for your new MidFirst Bank Credit Card

View your MidFirst Bank Credit Card conveniently within MidFirst online banking at [midfirst.com](http://midfirst.com) and the Mobile Banking app. Enrollment for online banking is simple, and even better, if you are an existing MidFirst Bank customer with iManage Personal Banking®, your MidFirst Bank Credit Card will automatically be added to your current profile.

## Online Banking Enrollment

**Current MidFirst iManage Personal Banking® User:**

If you already are a MidFirst Bank iManage Personal Banking® user, your new MidFirst Bank Credit Card will automatically appear in your online banking along with your other accounts!

**New MidFirst iManage Personal Banking® User:**

If you don't have iManage Personal Banking®, enrollment is easy. Simply follow the steps below on [midfirst.com](http://midfirst.com) to register for iManage Personal Banking®:

- 1 Click "Enroll in Online Banking"
- 2 Click "Credit Card Only Account Holders"
- 3 Follow the enrollment steps

As you expand your MidFirst Bank relationship, your other accounts will automatically appear as they are established.

## Mobile Banking

Download the MidFirst Mobile Banking app available for iPhone®, iPad®, Android® phone and tablet, and Kindle Fire™. Once downloaded, you can view your MidFirst Bank Credit Card along with all your other MidFirst accounts in the convenient Mobile Banking app.

# Online Banking Access

When adding your MidFirst Bank Credit Card to iManage Personal Banking®, your credit card account and rewards (if applicable) information will all appear on the same Financial Center Account Summary screen. Simply click on your credit card account for a snapshot view of recent transactions.

The screenshot shows the MidFirst Bank online banking interface. The main area displays the 'Financial Center' with a welcome message and a list of accounts. A credit card account is highlighted, and a pop-up window shows its recent transactions.

**Financial Center**  
Welcome back NAME HERE • Last visit: September 11, 2015 • Messages: 363  
NAME HERE@EMAIL.COM • Change

**Accounts**

	Available	Current
<b>Deposit</b>		
Household Account *1111	48.73	48.73
Savings Account *1116	5.75	5.75
<b>Credit</b>		<b>Credit In Use</b>
Credit Card *0066	500.00	0.00
<b>Rewards</b>		<b>Points Balance</b>
Rewards Account *0029		390

**Money Center**

**Recent Transactions** | **Account Information**

**Credit Card, \*0066** [Print this view](#)

[Show scheduled transactions](#)

Date	Description	Amount
04/24	INTERNET PMT-THANK YOU	150.00
04/06	CARTER'S #482	-37.93
04/06	THE CHILDRENS PLACE #4032	-43.57

To add a personal note to a transaction or assign a transaction to a category, click View All Transactions and then the transaction description.

[View all transactions](#) • [Search completed transactions](#)

[Close](#)

# Manage and Pay Your Credit Card

For complete transaction and account details, including statements and payments, click the “Credit Card” tab on the menu then click “Manage My Credit Card” or click the “Manage and Pay My Credit Card” link from the drop down arrow next to your credit card to direct you to the Credit Card Services page.

**MIDFIRST BANK** [Bank Home](#) | [Help](#) | [Sign Off](#)  
iManage Personal Banking

Financial Center | Accounts | Pay and Transfer | **Credit Card** | Customer Service

**Credit Card**

- Pay my credit card
- Credit card statements
- Manage my credit card

**Did you know?**

You can save paper and receive your statement quicker each month by signing up for estatements for your MidFirst Bank Credit Card. Simply update your statement delivery method and you'll receive your monthly statement electronically.

Household Account, *1111	48.73	48.73
Savings Account, *1116	5.75	5.75
<b>Credit</b>	<b>Available</b>	<b>Credit In Use</b>
Credit Card, *0029	500.00	0.00
<b>Rewards</b>		<b>Points Balance</b>
Rewards Account, *0029		390

**Transfer Funds** **Pay Bills** **Pay People**

**Scheduled Transfers:** 0

**Scheduled Bill Payments:** 0

# Credit Card Services - Welcome Screen

On the Credit Card Services page, you can view all of your transaction and account details. Please use this overview to become familiar with all these features.

- A Transactions** – Search transaction history for up to **18 months**. You may also export transaction information to various formats, including QuickBooks and Quicken.
- B Payments** – Manage payments to your credit card account and make one-time or recurring payments to ensure your credit card is automatically paid each month from any bank account. Modify existing recurring payments and choose between paying the minimum payment due, the full statement balance, or a fixed payment amount. From the payment summary screen, you may also view and search historical payments.
- C Statements** – Retrieve eStatement history for up to **24 months**. You may view, print or save statements in an easy to read PDF format. You may also manage your statement delivery preference of electronic delivery or paper statements by mail from the Statement Delivery Options dropdown menu.
- D Account Services** – Update your online account information and contact information. You may also dispute transactions on the Account Services tab.
- E Alerts** – Setup and manage account alerts for your credit card including payment reminders, transaction notifications, balance thresholds, and statement notifications. Alerts can notify you by email or text message - *wireless carrier charges may apply*.
- ★ Redeem Points** – For Rewards cardholders, redeem your MidFirst Rewards points directly from online banking and choose from an array of merchandise, cash back, gift cards and travel options.

# Make a Payment

From the payment tab you can make a one-time payment or manage recurring payments

**MIDFIRST BANK** Credit Card Services LOG OUT 0029

HOME TRANSACTIONS **PAYMENTS** STATEMENTS ACCOUNT SERVICES ALERTS

Welcome to our new site! [Read More](#)

## Welcome

Current Balance	\$37.81
Pending Balance	\$0.00
Statement Balance	\$0.39
Available Credit	\$462.19
Current Credit Limit Amount	\$500.00
Last Payment as of Aug 25, 2015	\$40.00
Minimum Payment	\$0.39
Payment Due Date	Sep 05, 2015
Account Bonus Points	390
Last Login	Aug 28, 2015 11:31:50 AM

[Pay Bill](#) [View Rewards](#)

**Payment Summary > Make a Payment**

- MANAGE PAYMENT ACCOUNTS
- MAKE A PAYMENT**
- MANAGE RECURRING PAYMENTS

Step 1 of 5: Choose a bank

- Make a one-time payment and choose from:
  - Minimum Payment Due
  - Current Balance
  - Statement Balance
  - Last Payment Amount
  - Specified Amount
- Manage recurring payments and select the payment schedule convenient to you:
  - Make a **Minimum Payment** or pay the **Full Statement Balance** and select your payment date based on the number of days before your payment due date
  - Make a **Fixed Payment Amount** and select your payment frequency to a weekly, biweekly, or monthly payment

# Reward Yourself!

A MidFirst Bank Rewards Credit Card allows you to earn rewards for every qualifying net dollar you spend.\* Rewards points may be redeemed for valuable merchandise, exciting travel, gift cards and cash back! We are continually updating our options so you can choose from the latest and greatest rewards.

## Redeem for Gift Cards:



Choose your redemption value and type of gift card, from MidFirst Bank Gift Cards that can be used anywhere Visa is accepted, to national brands such as Best Buy, Amazon, Cabela's, Kohl's and more!

<b>Popular Gift Cards</b>	<b>Points*</b>
\$25 iTunes Gift Card	3,800
\$50 Amazon Gift Card	5,500
\$50 MidFirst Gift Card	5,500

## Gifts for Everyone:

MidFirst has a robust catalog of over 1,600 items, including brand names like Apple®, Coach®, Pandora®, Dyson® and Sony®. Online ordering is available 24/7.

<b>Popular Merchandise</b>	<b>Points*</b>
Fire HD 8 16GB Tablet by Amazon	15,900
Charge 2™ Fitness Wristband by Fitbit®	22,400
Gretta Signature Satchel by Dooney & Bourke™	25,600



\*See your rewards terms and conditions for your credit card rewards details. All point values, merchandise and gift cards are subject to change and are accurate as of April 1, 2018.

## Redeem for Cash Back:

Receive cash back for points in the form of a statement credit or via deposit directly to your checking account.

<u>Cash Back</u>	<u>Points*</u>
\$50 Statement Credit	5,000
\$100 Statement Credit	10,000

## Book a Dream Getaway:

Redeem for air travel, cruises, hotel stays, car rentals, vacation packages and more! Book your travel online 24/7.

## 24/7 Customer Service:

Rewards Headquarters is available to assist you. For Rewards program inquiries, or if you have additional questions or comments about the MidFirst Bank Rewards program, call 866-772-6184. 24-hour support; closed major holidays.

## For Travel Reservation Questions or Inquiries:

Call 844-538-3420 from 8 a.m. to midnight (Eastern time)  
Monday – Sunday.



# Security

Your MidFirst Bank Credit Card has many security features to help make your daily financial life easier and allow you to be more confident in the security of your transactions.

## Zero Liability

Your MidFirst Bank Credit Card is covered by the Visa Zero Liability Policy protecting you against unauthorized purchases.\*



## Your MidFirst Bank Credit Card Fights Fraud With Chip Card Technology

### What is chip card technology

Your MidFirst Bank Credit Card uses EMV chip technology to protect your card information when making a purchase at a chip-enabled merchant terminal and when used at a chip-enabled ATM.

EMV, which stands for “Europay, MasterCard, Visa,” is the international standard for chip card security.

### How does chip card technology work

During a transaction with your MidFirst Bank Credit Card, the chip produces a single-use code to validate the transaction, which helps protect your card from unauthorized use. Plus, if the merchant is breached, chip card data cannot be used to create a counterfeit card.

*Please note, the chip in your credit card is not a radio antenna and cannot be accessed by a scanner.*

## How to use your chip card

Your chip card works at merchants and ATMs with and without chip card technology.

### Merchants with chip-enabled terminals

- Insert your card into the slot facing up with the chip toward the terminal
- Follow the prompts on the screen to complete your transaction
- When the terminal says the transaction is complete, remove your card



*Chip card readers may vary at different merchants, so be sure to follow the prompts on screen. Plus, don't forget to take your card when the transaction is complete.*

### Merchants without chip-enabled terminals

- Swipe your card as normal using the magnetic strip on the back of your card and follow the prompts

### ATM

- Insert your card as normal and follow the prompts
- If the ATM uses chip technology, it will prompt you to leave your card inserted until the transaction is complete

### Online & phone

- Enter or provide your card information as requested

For additional information, visit [midfirst.com/chipcard](http://midfirst.com/chipcard).

\*The Visa Zero Liability Policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify MidFirst Bank promptly of any unauthorized use.

# Make your shopping easier with digital payments!

Making purchases with your MidFirst Bank Credit Card is simple and secure with digital payments. Your payments are secure as your actual card numbers are never shared with merchants or transmitted with a payment. Plus, digital payments can be used at millions of locations in the U.S.



MidFirst Bank offers the following digital payment methods:

- Apple Pay™
- Samsung Pay
- Google Pay™
- Visa® Checkout

By utilizing digital payments, you'll continue to enjoy the great features, rewards, and benefits of your MidFirst Bank Credit Card, while offering the security and convenience of paying with your mobile device.

## Start enjoying the convenience of digital payments today!

Visit [midfirst.com/mobilepay](https://midfirst.com/mobilepay) for more information.





# FAQs

*Q: How do I activate my new MidFirst Bank Credit Card?*

A: You may activate your new MidFirst Bank Credit Card by calling the activation line at 800-456-6870.

*Q: Can I transfer a balance from another card to a MidFirst Bank Credit Card?*

A: Yes, you can transfer balances from Visa, MasterCard and other eligible non-MidFirst credit card accounts as long as your credit limit is high enough to accommodate the transfer. Please review your Credit Card Disclosure for the applicable fees and annual percentage rates regarding your balance transfer request.

*Q: How do I request a balance transfer?*

A: You may call Credit Card Services at 866-762-0492. We recommend having a copy of the last credit card statement from the account balance being transferred. You will need the account number, mailing address of the payment, and amount of the balance transfer.

*Q: How do I add an authorized user to my credit card?*

A: You may add an additional authorized user by calling Credit Card Services at 866-762-0492. Please note that you are responsible for all charges made to the card, as well as any balance transfers and cash advances made by any additional cardholders added to the account.

*Q: Where can I enroll in electronic statements (eStatements)?*

A: Once you're signed up for online banking, you may enroll in eStatements by clicking the "Credit Card" tab at the top of your online banking and select "Manage My Credit Card". Then click "Statements" from the navigation menu followed by "Delivery Options." You'll be able to select your statement delivery option of Electronic or Mail at this screen.

*Q: I forgot my personal identification number (PIN).  
How can I find out what it is?*

A: You can request a replacement PIN to be mailed to you by calling Credit Card Services at 866-762-0492.

*FAQs continued on page 19*

## MidFirst Bank Credit Card Contact & Payment Information:

Credit Card Services  
and phone payments:  
866-762-0492

Pay online at [midfirst.com](http://midfirst.com)  
or on the MidFirst Bank  
Mobile App

Pay at any MidFirst  
banking center

Pay by mail:  
Refer to the mailing  
address on your statement





## FAQs CONTINUED

*Q: Can I still mail my credit card payment to MidFirst even if I'm enrolled in online banking?*

*A:* Yes, you can still mail your payment with the payment coupon and envelope that are enclosed in your printed statement. Remember to write your account number on the check or money order and make it payable to MidFirst Bank. Payments without a payment coupon may not be credited to your account the same day received.

*Q: Can I set up automatic or recurring payments for my credit card?*

*A:* Yes, once you're signed up for online banking, you'll need to set up a payment account. Then you can set up an automatic monthly payment (recurring payment plan), and your payment will be made on the date you specify each month.

*Q: Can I find information about my credit card rewards online or get help if I have questions?*

*A:* For Rewards cardholders, if you're enrolled to manage your account online, you will see your point balance under the Rewards Account header once logged in to online banking. You may click on the corresponding Rewards Account to access the online shopping catalog to redeem for merchandise, gift cards, cash back and travel rewards. A rewards point summary of your current earnings and points available is also provided on your monthly credit card statement.

You can also call our Rewards Center at 866-772-6184 — 24 hours a day; closed major holidays.

*Q: What do I do if my credit card is lost or stolen?*

*A:* Please call Credit Card Services immediately at 866-762-0492 and we will cancel your card and send you a new one within 7-10 days. With the Visa Zero Liability Policy,\* you will not be liable for unauthorized purchases made online or for signature-based transactions at merchants.

\*The Visa Zero Liability Policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify MidFirst Bank promptly of any unauthorized use.



[midfirst.com/newcreditcard](https://midfirst.com/newcreditcard)

