

CONSUMER CHECKING ACCOUNTS

	Minimum Balance	Interest Rate	Annual Percentage Yield
Simply Interest Checking	\$0 to \$2,499	0.01%	0.01%
	\$2,500 to \$9,999	0.01%	0.01%
	\$10,000 to \$19,999	0.05%	0.05%
	\$20,000 to \$49,999	0.05%	0.05%
	\$50,000 & greater	0.05%	0.05%
Boost Checking	All Balances	0.01%	0.01%
	\$0 to \$19,999 ¹	3.92%	4.00%
	\$20,000 & greater ²	0.01%	0.01%

¹ Earn the higher rate on balances \$0.01 to \$19,999 PLUS the account interest rate when you complete the following each statement cycle: direct deposit OR online bill payment, AND 15 debit card purchase transactions.

² All balances \$20,000 and greater will earn the account interest rate.

Checking Accounts: No minimum opening deposit required to open a checking account at a MidFirst Bank location. Minimum opening balance requirement of \$100 to open all checking accounts online. Checking accounts offer unlimited transactions. Please see your account disclosure and fee schedule for additional fee information.

Minimum Balances: A minimum balance fee will be charged if the average daily balance of the account is less than the required amount. Average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Interest and Fees: Interest rates and Annual Percentage Yields (APY) are subject to change at any time at MidFirst Bank's sole discretion. Interest on checking accounts is compounded daily and credited to checking accounts monthly. Interest is calculated on the daily balance method. This method applies a daily periodic rate to the collected balance in the account each day. Interest begins to accrue no later than the day MidFirst Bank receives credit for the deposit of non-cash items (for example, checks). Interest begins to accrue on the Business Day MidFirst Bank receives cash deposits. If the account is closed prior to interest being paid, the accrued but uncredited interest will be forfeited. Fees may reduce earnings.

CONSUMER SAVINGS AND MONEY MARKET ACCOUNTS

	Minimum Balance	Interest Rate	Annual Percentage Yield
Performance Savings 6 free withdrawals	\$0 to \$9,999	0.05%	0.05%
	\$10,000 & greater	0.75%	0.75%
iSave Savings Must be under the age of 18 to open	\$0 to \$9,999	0.50%	0.50%
	\$10,000 & greater	0.50%	0.50%
Freedom Money Market 6 free withdrawals	\$0 to \$4,999	4.64%	4.75%
	\$5,000 to \$9,999	4.64%	4.75%
	\$10,000 to \$24,999	4.64%	4.75%
	\$25,000 to \$49,999	4.64%	4.75%
	\$50,000 to \$74,999	4.64%	4.75%
	\$75,000 to \$249,999	4.64%	4.75%
Titanium Money Market 6 free withdrawals	\$0 to \$9,999	0.01%	0.01%
	\$10,000 to \$24,999	0.01%	0.01%
	\$25,000 to \$49,999	0.05%	0.05%
	\$50,000 to \$74,999	0.05%	0.05%
	\$75,000 to \$249,999	0.05%	0.05%
	\$250,000 to \$499,999	0.10%	0.10%
Company Club Savings	\$0 & greater	0.30%	0.30%
	\$0 & greater	0.20%	0.20%
Student Savings Boost Savings 6 free withdrawals	All Balances	0.05%	0.05%
	\$0 to \$49,999 ¹	3.20%	3.25%
	\$50,000 & greater ²	0.05%	0.05%
Select Savings 6 free withdrawals	\$0 to \$4,999	1.29%	1.30%
	\$5,000 to \$9,999	1.29%	1.30%
	\$10,000 to \$99,999	3.92%	4.00%
	\$100,000 to \$249,999	3.92%	4.00%
	\$250,000 to \$999,999	3.92%	4.00%
	\$1,000,000 to \$4,999,999	3.92%	4.00%
	\$5,000,000 & greater	3.92%	4.00%

¹ Earn the higher rate on balances \$0.01 to \$49,999 PLUS the account interest rate when you complete the following each statement cycle: online transfer(s) from a MidFirst checking to Boost Savings totaling \$100 or more each month.

² All balances \$50,000 and greater will earn the account interest rate.

Savings Accounts: No minimum opening deposit required to open a savings or money market account at a MidFirst Bank location. Minimum opening balance requirement of \$100 to open a Performance Savings, Freedom Money Market, Titanium Money Market, Company Club, or Boost Savings account when opened online. iSave Savings and Student Savings accounts have a minimum opening balance of \$25 when opened online.

Withdrawal and Transfer Limits: A fee may be charged for exceeding six (6) withdrawal transactions per monthly statement cycle. Please see your fee schedule for more details.

Minimum Balances: A minimum balance fee will be charged if the average daily balance of the account is less than the required amount. Average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Interest and Fees: Interest rates and Annual Percentage Yields (APY) are subject to change at any time at MidFirst Bank's sole discretion. Interest is compounded daily and credited to savings accounts monthly. Interest is calculated on the daily balance method. This method applies a daily periodic rate to the collected balance in the account each day. Interest begins to accrue no later than the day MidFirst Bank receives credit for the deposit of non-cash items (for example, checks). Interest begins to accrue on the Business Day MidFirst Bank receives cash deposits. If the account is closed prior to interest being paid, the accrued but uncredited interest will be forfeited. Fees may reduce earnings.

Certificates of Deposit (CD) for Consumer and Business and Individual Retirement Accounts (IRA)

	Minimum Balance	Interest Rate	Annual Percentage Yield
91 Day	\$1,000	1.49%	1.50%
182 Day	\$1,000	4.78%	4.90%
12 Month	\$500	4.16%	4.25%
18 Month	\$500	4.16%	4.25%
24 Month	\$500	3.92%	4.00%
36 Month	\$500	3.92%	4.00%
48 Month	\$500	3.92%	4.00%
60 Month	\$500	3.92%	4.00%

Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs): Interest rates and Annual Percentage Yields (APY) are subject to change at any time at MidFirst Bank's sole discretion, prior to account opening. Deposits into CD Specials are limited to \$500,000. Offers available for a limited time. No brokered deposits. Please refer to your Receipt of Certificate of Time Deposit for additional information.

Interest and Maturity: Interest is compounded daily and credited according to the interval specified on your certificate. The APY assumes interest remains on deposit until maturity, and a withdrawal will reduce earnings. Interest is calculated on the daily balance method. This method applies a daily periodic rate to the full balance in your account each day. Interest begins to accrue on the Business Day MidFirst Bank receives your deposit. If your certificate will be automatically renewed at maturity, you will have a grace period of 10 calendar days after the maturity date to withdraw the funds without being charged a penalty. If your certificate will not automatically renew at maturity, the funds will be placed in a non-interest bearing account. No additional deposits may be made until the maturity date. Fees may reduce earnings.

Early Withdrawal: A fee may be imposed for early withdrawal of CD or IRA funds.

Rates and APYs are accurate as of
12/20/2024

BUSINESS ACCOUNTS			
	Balance Tiers for Interest Rate	Interest Rate	Annual Percentage Yield
Premium Business Checking	\$0 to \$2,499	0.15%	0.15%
	\$2,500 to \$9,999	0.15%	0.15%
	\$10,000 to \$24,999	0.15%	0.15%
	\$25,000 to \$49,999	0.15%	0.15%
	\$50,000 to \$99,999	0.15%	0.15%
	\$100,000 & greater	0.15%	0.15%
ZEscrow Sub Account ¹	All Balances	1.39%	1.40%
IOLTA Checking (Texas Access to Justice Foundation) ²	\$0 to \$9,999	2.03%	2.05%
	\$10,000 to 24,999	2.03%	2.05%
	\$25,000 to \$49,999	2.03%	2.05%
	\$50,000 to \$74,999	2.03%	2.05%
	\$75,000 to \$249,999	2.03%	2.05%
	\$250,000 to \$499,999	2.03%	2.05%
	\$500,000 to \$999,999	2.62%	2.65%
	\$1,000,000 to \$4,999,999	2.76%	2.80%
	\$5,000,000 & greater	2.91%	2.95%
Business Savings	All Balances	0.60%	0.60%
Business Money Market	\$0 to \$9,999	1.74%	1.75%
	\$10,000 to 24,999	1.74%	1.75%
	\$25,000 to \$49,999	1.74%	1.75%
	\$50,000 to \$74,999	1.74%	1.75%
	\$75,000 to \$249,999	1.74%	1.75%
	\$250,000 to \$499,999	1.74%	1.75%
	\$500,000 & \$999,999	2.18%	2.20%
	\$1,000,000 to \$4,999,999	2.23%	2.25%
	\$5,000,000 & greater	2.32%	2.35%
Premium Business Money Market	\$0 to \$9,999	1.78%	1.80%
	\$10,000 to 24,999	1.78%	1.80%
	\$25,000 to \$49,999	1.78%	1.80%
	\$50,000 to \$74,999	1.78%	1.80%
	\$75,000 to \$249,999	1.78%	1.80%
	\$250,000 to \$499,999	1.78%	1.80%
	\$500,000 & \$999,999	2.18%	2.20%
	\$1,000,000 to \$4,999,999	2.27%	2.30%
	\$5,000,000 & greater	2.37%	2.40%
Vision Business Money Market	\$0 to \$24,999	2.66%	2.70%
	\$25,000 to \$74,999	2.66%	2.70%
	\$75,000 to \$249,999	2.66%	2.70%
	\$250,000 to \$499,999	2.66%	2.70%
	\$500,000 to \$999,999	2.66%	2.70%
	\$1,000,000 to \$4,999,999	2.86%	2.90%
	\$5,000,000 & greater	3.10%	3.15%

COMMERCIAL ACCOUNTS				
	Balance Tier	Prior Calendar Month Earnings Credit Rate		
Commercial Checking ³	\$0 to \$49,999	0.60%		
	\$50,000 to \$99,999	0.60%		
	\$100,000 to \$249,999	0.60%		
	\$250,000 to \$499,999	0.60%		
	\$500,000 to \$999,999	0.65%		
	\$1,000,000 & greater	0.70%		
Commercial Checking Plus ⁴		Prior Calendar Month Earnings Credit Rate	Prior Calendar Month Interest Rate	Annual Percentage Yield
	\$0 to \$49,999	0.60%	0.55%	0.55%
	\$50,000 to \$99,999	0.60%	0.55%	0.55%
	\$100,000 to \$249,999	0.60%	0.55%	0.55%
	\$250,000 to \$499,999	0.60%	0.55%	0.55%
	\$500,000 & \$999,999	0.65%	0.60%	0.60%
	\$1,000,000 & greater	0.70%	0.65%	0.65%

1. ZEscrow Sub Accounts: ZEscrow Sub Accounts are individual accounts established on the ZEscrow online platform to report on funds held in escrow by a business customer. Interest is compounded monthly and credited to the Escrow Holding Account monthly. This method applies a daily periodic rate to the sub-account balance each day. Interest begins to accrue no later than the day the sub-account is funded on the ZEscrow online platform.

2. IOLTA Accounts: Attorneys or law firms opening an IOLTA must have a related account on Analysis for the payment of any general service fees, such as stop payments, wire transfers, etc., charged in connection with the IOLTA. Interest earned by an IOLTA account is paid to the Texas Access to Justice Foundation (TEAJF).

3. Commercial Checking: Commercial Checking is an analyzed account that receives an Earnings Credit based on the average monthly collected balance to offset service charges incurred during the analysis statement cycle. Not all fees may be eligible for offset by Earnings Credits; third-party fees and other fees may be directly charged to the account at the discretion of the account officer or the Bank. Earnings Credits earned in excess of service charges do not accrue or carry over to the following statement cycle. The Earnings Credit Rate (ECR) tier is determined by the average monthly collected balance. The ECR will be provided on the analysis statement for the current statement cycle.

4. Commercial Checking Plus: Commercial Checking Plus is an analyzed account that receives an Earnings Credit based on the average monthly collected balance and earns interest on excess balances not required to cover service charge expenses. Earnings Credits are applied to offset service charges incurred during the analysis statement cycle. Not all fees may be eligible for offset by Earnings Credits; third-party fees and other fees may be directly charged to the account at the discretion of the account officer or the Bank. Excess balances not required to cover services charges with Earnings Credits will earn interest. The Interest rate and Earnings Credit Rate (ECR) will be provided on the analysis statement for the current analysis statement cycle. The Interest tier is determined by the average monthly collected balance and interest is compounded monthly and credited to the account the following month. For example: an account with an average collected balance of \$300,000 and fees of \$50.00 would result in an Earnings Credit of \$86.30, based on an ECR of 0.35%, and an excess balance of \$126,185. A current Annual Percentage Yield (APY) of 0.35% applied to the excess balance would result in an interest credit of \$36.30 which would be credited to the account the next month.

Account Opening Balances: \$100 opens any business checking or savings account.

Transaction Limitations: Savings accounts and Money Market accounts permit six (6) free withdrawals per statement cycle. Other than transactions made in-person, by mail and/or by ATM, transfers to another account of the depositor at the same institution or to a third party by means of a pre-authorized or automatic transfer, or telephone agreement, order or instruction, or any combination of such withdrawals and transfers will count towards the six (6) free withdrawals per statement cycle. Withdrawals exceeding these limits will be assessed the applicable excess transaction fee. Please see MidFirst's Fee Schedules for Business and Commercial Checking Accounts for fee information.

Minimum Balances: A minimum balance fee will be charged if the average monthly collected balance of the account is less than the required amount. Average monthly collected balance is calculated by adding the collected balance in the account for each day of the period and dividing that figure by the number of days the account was opened in the period.

Interest and Fees: Interest rates and Annual Percentage Yields (APY) are subject to change at any time at MidFirst Bank's sole discretion. Interest is compounded daily and credited monthly on all other accounts, with the exception of ZEscrow Sub Accounts. If you close your account before interest is credited, you will not receive the accrued interest. Please see MidFirst's Fee Schedules for Business and Commercial Checking Accounts for fee information. Fees may reduce earnings.