

We want you to understand exactly how your MidFirst Account works so we created this overview to explain the key features, benefits and fees of your account. This is your account Disclosure and Fee Schedule. You can find the name of your account type on your monthly account statement.

ACCOUNT OPENING			
Accounts may be available to open in our banking centers or at midfirst.com. No minimum opening deposit required when opening at one of our MidFirst Bank locations. The following minimum opening deposits are required for accounts opened online: Select Club Checking & Student Savings--\$100; all other listed accounts--\$25. Accounts are available to individuals 17 or older, or for individuals under 17 with an adult joint owner. Additional requirements may apply, as listed below.			
NON-INTEREST BEARING CHECKING ACCOUNTS			
STUDENT CHECKING	Monthly Service Charge	\$0	Student Checking is available to high school or college students.
STUDENT SOLUTION CHECKING	Monthly Service Charge	\$0	Student Solution Checking is available to high school or college students who may not qualify for our Student Checking account due to negative or no banking history.
SELECT CLUB CHECKING	Monthly Service Charge	\$0	Select Club Checking is available to Arizona State University Faculty and Staff.
SAVINGS ACCOUNT			
STUDENT SAVINGS	Monthly Service Charge	\$0	Student Savings is available to high school or college students.
PACKAGE ELIGIBILITY	Package Eligibility		Accounts are eligible to receive benefits if enrolled in an M Accounts, Relationship, Company Club Relationship or Legacy eChecking Relationship Package. For more information please review your Relationship Package Disclosures or contact a personal banker.
TRANSACTION LIMITS ON SAVINGS AND MONEY MARKET ACCOUNTS	Transactions made in-person, by mail or by ATM are not limited. If you exceed these limitations, an Excessive Transaction Fee may apply.		
	Unlimited Savings Transactions		Withdrawals and transfers are unlimited if made: <ul style="list-style-type: none"> • In-person at one of our banking centers • At an ATM
	Limited Savings Transactions		Transactions that are limited to six transactions each statement cycle include but are not limited to the following: <ul style="list-style-type: none"> • Checks • Debit card purchase transactions • Preauthorized payments to any third party (including ACH withdrawals and Bill Payments) • Online wires or funds transfers • Overdraft Protect transfers • Online or Mobile payments • Telephone transfers
	Excessive Transaction fees will be reflected as a "Monthly Service Chrg" on your statement. A summary of Excessive Transaction fees, as described immediately below, can be found near the bottom of your account statement in the summary box labeled "Total Fees for Excessive Transactions".		
	Excessive Transaction Fee	\$3	<u>Student Savings:</u> Excessive transaction fee for each limited withdrawal in excess of six withdrawals per monthly statement cycle.
INTEREST			
HOW INTEREST WORKS	Interest Rate		The interest rate and Annual Percentage Yield (APY) on your account may change at our discretion. There are no minimum or maximum interest rate limits on your account.
	Frequency of Account Interest Rate Change		We may change the interest rate on your account at our discretion without notice. The most current rates can be found at any MidFirst banking center.

HOW INTEREST WORKS	Compounding Frequency		Interest will be compounded daily.
	Crediting Frequency		Interest will be credited to your account monthly.
	Balance Computation		We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal and interest that has been accrued to your account each day. The daily periodic rate is calculated by dividing the interest rate by 365.
	Accrual of Interest on Deposits		Account interest begins to accrue on the Business Day funds are collected. A Business Day is Monday-Friday, 8:00 a.m. -5:00 p.m., local time, with the exception of legal holidays. A Processing Day is a Business Day in addition to select legal holidays.
	Effect of Closing an Account		If you close your account before interest is paid, you will not receive any of the accrued interest.
ACCOUNT SERVICE CHARGES AND FEES			
The Services and Fees disclosed below apply to all account types unless specifically noted. The fees noted in this section may be identified as a "Service Charge", "Maintenance Fee" or "Service Fee" on your account statement, followed by the name of the fee as described in the section(s) below. Please note, the fee description on your account statement may be abbreviated due to system limitations.			
ATM FEES	MidFirst ATM	\$0	For using a MidFirst Bank ATM to complete any transaction.
	Non-MidFirst ATM	\$0	Service fee charged by MidFirst for using another bank's ATM. Please note, you may incur an additional fee from the ATM's issuing bank, however this fee will be refunded to you at the end of the Processing Day that the fee is incurred.
OTHER ACCOUNT FEES	Account Closing	\$25	If your account is closed within 90 days of opening.
	Dormant Account	\$5	Per month after 12 months of inactivity (i.e., no customer-initiated activity).
	Electronic Statements	\$0	No charge for electronic or paper statements.
	Paper Statements	\$0	<u>Student Checking, Student Solution Checking and Student Savings</u> : No charge for paper statements
		\$4	<u>Select Club Checking</u> : Per month if you receive paper statements. If the primary account owner is age 60 or better, the monthly paper statement fee will not be charged. To avoid the paper statement fee, if applicable, you must consent to receive electronic statements instead of paper statements. To do so, please select "online" for your statement delivery method within Personal Online Banking, or see your Personal Banker.
	Expedited Online Bill Payment	\$14.95	Charged per transaction if expedited payment is requested through Online Bill Pay. Identified as ACH W/D Expedited Fee on your account statement.
	Stop Pay Charge – Check or ACH	\$30	Charged per item when stop payment is requested.
	Stop Payment - Money Order	\$5	Per item to stop payment for up to six months from money order issuance.
	Wallet Checks and Other Check Supplies	Varies	Cost varies based on the type of check or item ordered. Tax, shipping and handling fees apply. Fee charged by Harland Clarke.

OVERDRAFT FEES	Paid Overdraft	\$35	Per item that overdraws your account that we pay A maximum number of <u>five</u> per-item Overdraft fees will be charged on any Processing Day. We will not charge any per-item Overdraft fees if your Account is overdrawn by <u>\$5.00 or less</u> at the end of a Processing Day. A Processing Day is a Business Day in addition to select legal holidays.
	Returned Overdraft (Non-Sufficient Funds)	\$0	We do not assess a fee for any item that we return unpaid due to non-sufficient funds
	Extended Overdraft Fee	\$25	Applies one time after an account remains overdrawn in any amount for seven consecutive calendar days.
OVERDRAFT SERVICES	<u>Overdraft Privilege for Checking Accounts</u> Option A (Default): Overdraft Privilege Opt-Out		If you <u>do not</u> opt in to Overdraft Privilege, and you attempt an ATM or everyday one-time debit card transaction at a time when your Account does not have sufficient available funds to cover the transaction, the transaction will be declined at no cost to you. You may incur a fee, subject to limitations listed above, for automatic bill payments, checks and other transactions made using your checking account number.
	Option B: Overdraft Privilege Opt-In		If you <u>do</u> opt in to Overdraft Privilege, an Overdraft fee, subject to limitations listed above, is charged for each item paid that results in your Account being overdrawn, including ATM or everyday one-time debit card transactions. Overdraft Privilege is available for new accounts 30 days after account opening.
	Overdrafts on Student Solution Checking Accounts		Overdraft capabilities will be limited on this account. Overdraft Privilege is not available on this account. We <u>will not</u> authorize ATM and everyday one-time debit card transactions that are greater than the available balance in your Account. We may return any checks we receive in an amount greater than your available balance, but, in our sole discretion, we may pay some checks in amounts greater than your available balance. Checks and any type of electronic debit, such as an online bill payment or ACH withdrawal that we receive in an amount greater than the available balance in your Account may incur fees as described above. You should carefully review this document for specific fees that may apply.
	Overdrafts on Savings Accounts		If you can access your savings account via an ATM or Debit Card, ATM and one-time debit card transactions will be declined if the available balance in your Account at the time the transaction is attempted is less than the amount of the transaction. You may incur a fee, subject to the limitations listed above, for other transactions that exceed the Ledger Balance in your savings account.
	Overdraft Protect		Sign up for Overdraft Protect to link an account to another MidFirst deposit account or eligible line of credit. If your Account is overdrawn, funds will be transferred to the overdrawn account if the linked account contains sufficient funds to cover the entire overdrawn amount as well as the Overdraft Protect Transfer fee (see below). You will be charged one fee each day a transfer is made. Please note, the \$5.00 threshold limitation that applies to Overdraft Fees for an account balance at the end of a Processing Day does not apply to Overdraft Protect transfers. If the account is overdrawn by any amount, a transfer will be initiated if funds are available.
	Overdraft Protect Transfer Fee – Deposit Account	\$12.50	Per day fee for any transfer from a linked account to cover an overdrawn item.
	Overdraft Protect Transfer Fee – Line of Credit	\$12.50	Per day fee for any transfer from a linked line of credit to cover an overdrawn item.

OPTIONAL SERVICE FEES AND CHARGES

You may never need any of these services, but we want to provide you with the fees that apply if you need them. The fees noted in this section may be identified as a "Direct Service Charge", "Withdrawal" or "Service Charge" on your account statement, and may include the name of the fee as described below. Please note, the fee description on your account statement may be abbreviated due to system limitations.

DEBIT AND GIFT CARD SERVICE CHARGES	Replacement Debit Card, Standard Delivery	\$5	Per order when a debit card reorder is requested, using standard delivery.
	Replacement Debit Card, Expedited Delivery	\$40	Per order when a debit card reorder is requested, using expedited delivery.
	Lost PIN Reminder – Expedited Delivery	\$40	Charged when a PIN reminder is requested, using expedited delivery.
	International Transaction Fee	3% of transaction amount	Charged on U.S. Dollar and Foreign Currency transactions that occur outside of the U.S., Puerto Rico or U.S. Virgin Islands.
	Gift Card Fee	\$3.75	Fee charged for each gift card requested.
WIRE TRANSFER SERVICE CHARGES	Domestic Wire-IN	\$15	Charged for each incoming Domestic Wire transfer requested.
	Domestic Wire-OUT	\$30	Charged for each outgoing Domestic Wire transfer requested.
	International Wire –IN	\$17	Charged for each incoming International Wire transfer requested.
	International Wire-OUT	\$50	Charged for each outgoing International Wire transfer requested.
NEGOTIABLE ITEM FEES	Temporary Checks	\$0.50 each	Withdrawal fee charged when temporary checks not used in the banking center.
	Money Order	\$5 each	Withdrawal fee charged for each money order requested.
	Cashier's Check	\$8 each	Withdrawal fee charged for each Cashier's check requested.
MISCELLANEOUS FEES	Special Cycle Statement Request	\$2 each	Per statement cycle when a special statement cycle is requested.
	Incoming Collection Item	\$15	Direct Service Charge, charged when you deposit an item that is payable in foreign currency. Foreign exchange fees and additional fees may apply.
	Outgoing Collection Item	\$15	Direct Service Charge, charged when you send an item that must be paid in foreign currency. Foreign exchange fees and additional fees may apply.
	Child Support Levy	\$75	Charged when a levy is received and processed.
	Garnishment Fee	\$150	Charged when garnishment is received and processed.
	IRS Levy	\$75	Charged when IRS levy is received and processed.
	Safe Box Rental Payment	Call for Pricing	Fee varies by size of box and by location. Please call nearest your banking center for pricing and availability.
	Safe Box Lock Drilling	\$150	Charged at the time of drilling.
	Lost Key Lock Charge	At Cost	Charged when a safe box key is lost and must be replaced. Fee is based on third party pricing and will be charged to customer at time of lock update.

These disclosures may be updated at the discretion of MidFirst Bank. Customers will be made aware of any modifications, other than rate, within 30 days of them being effective.

If you have any questions about your account, please call 888-MIDFIRST (888.643.3477), or visit your nearest banking center.