



## Guide to Home Equity Loans

Our MidFirst Bank Loan Guide covers basic information about our Home Equity Loan\* product in a simple format that is easy to understand. A Home Equity Loan allows you to borrow against the equity in your home for almost any purpose, including debt consolidation, home improvement or a large purchase.

### *Loan Features\**

**Loan Amounts:** \$10,000 – \$400,000

**Loan Purpose:** Debt consolidation, home improvement, funding of a large purchase

**Length of Loan:** 60 – 360 months

**Repayment:** Fixed rate with equal monthly payments for life of the loan

**Loan-to-Value (LTV):** Up to 80% of your home's appraised value, less any existing liens

### *Discounts and Fees*

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

**Application and Annual Fees:** No application or annual fees\*

**Closing Costs:** No closing costs\*

**Prepayment Penalty:** No early payoff penalty

### *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
- 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:**

- By phone at 888.MIDFIRST (888.643.3477)
- In person at any [MidFirst banking center](#)
- [Schedule an appointment](#)



\*Must be a MidFirst checking customer to qualify. All MidFirst loans are subject to credit approval. Rates are subject to change without notice, may vary by location and are based on creditworthiness, loan amount, loan term and loan-to-value ratio. Must be 18 years or older. Property insurance required, including flood insurance if applicable, on the property that secures the loan. Loan features may be based on creditworthiness and loan-to-value ratio. **No Closing Costs:** No closing costs means MidFirst pays all standard closing costs, including, but not limited to, title review, flood determination, closing and document fees, and standard appraisal costs. **Online and Mobile Services:** Services offered subject to their respective terms and conditions, and availability may vary by device.