

LiveFree Checking

Bank like you live.

The best things in life are free. A MidFirst Bank **LiveFree** Checking account is just that. There are no fees and it is easy to open. With many great features and benefits, **LiveFree** Checking brings convenience to the forefront, allowing you to bank like you live.

Start today. **LiveFree.**

- No monthly service charge with eStatements*
- Free online and mobile banking*
- Free Bill Pay
- Free Mobile Deposit*
- Get paid up to two days early with Early Pay*
- Zelle® to pay friends and family*
- Free debit card with Digital Wallet*
- Debit card on/off functionality and transaction alerts

***LiveFree** Checking is free with eStatements. A \$4 monthly paper statement fee applies if paper is selected. The paper statement fee is not charged when primary account owner is age 60 or older. **Online and Mobile Services:** Services offered subject to their respective terms and conditions, and availability may vary by device. **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. **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.*



MIDFIRST BANK

True to you.®

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