MIDFIRST BANK®

Personal Banking Fee Schedule
Oklahoma September 2026

We want you to understand exactly how your MidFirst Bank 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.

CHECKING ACCOUNTS CURRENTLY AVAILABLE TO OPEN

Checking accounts listed in the below section 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 available to open online: Student Checking, Sooner Checking, Broncho Checking and Cowboy Checking -- $25; M+ Premium Checking -- $1,000; all other listed Checking Accounts--$100. 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—MONTHLY SERVICE CHARGES			
LIVEFREE CHECKING	Monthly Service Charge	$0	LiveFree Checking is available to individuals.
COMPANY CLUB CHECKING	Monthly Service Charge	$0	Company Club Checking is available to employees of companies that participate in our Company Club Program.
STUDENT CHECKING	Monthly Service Charge	$0	Student Checking is available for individuals.
SOONER CHECKING	Monthly Service Charge	$0	Sooner Checking is available to University of Oklahoma Students
SOONER SOLUTION CHECKING	Monthly Service Charge	$0	Sooner Solution Checking is available to University of Oklahoma Students who may not qualify for our Sooner Checking account due to negative or no banking history.
BRONCHO CHECKING	Monthly Service Charge	$0	Broncho Checking is available to University of Central Oklahoma Students
BRONCHO SOLUTION CHECKING	Monthly Service Charge	$0	Broncho Solution Checking is available to University of Central Oklahoma Students who may not qualify for our Broncho Checking account due to negative or no banking history.
BRONCHO SELECT CLUB CHECKING	Monthly Service Charge	$0	Broncho Select Club Checking is available to University of Central Oklahoma Faculty and Staff.
COWBOY CHECKING	Monthly Service Charge	$0	Cowboy Checking is available to Oklahoma State University Students.
SOLUTION CHECKING	Monthly Service Charge	$10	Solution Checking is available for individuals who may not qualify for our standard checking accounts due to negative or no banking history.
	How to Reduce the Monthly Service Charge	$7	Reduced to $7 if monthly direct deposit is received on this account.
M ACCOUNT	Monthly Service Charge	$10 $5	M Accounts are available to individuals. M Account customers where the primary owner is age 60 or better.
	How to Avoid the Monthly Service Charge		Waived if you do ONE of the following each month: • Your monthly direct deposits total $250 or more • You maintain an average daily balance of $1,000 or more • Your combined consumer deposit balances total $50,000 or more on accounts with the same primary owner

MEMBER FDIC

INTEREST BEARING CHECKING ACCOUNTS—MONTHLY SERVICE CHARGES			
BOOST CHECKING	Monthly Service Charge	$10	Boost Checking is available to individuals who want to earn a higher rate of interest on their checking account.
	How to Avoid the Monthly Service Charge		Waived if your direct deposits total $250 or more each month or if you maintain an average daily balance of at least $500.
M+ ACCOUNT	Monthly Service Charge	$15 $10	M+ Accounts are available to individuals. M+ Account customers where the primary owner is age 60 or better.
	How to Avoid the Monthly Service Charge		Waived if you do ONE of the following each month: • You maintain an average daily balance of $2,500 or more • Your combined consumer deposit balances total $50,000 or more on accounts with the same primary owner
M+ PREMIUM ACCOUNT	Monthly Service Charge	$15 $10	M+ Premium Accounts are available to individuals. M+ Premium Account customers where the primary owner is age 60 or better.
	How to Avoid the Monthly Service Charge		Waived if you do ONE of the following each month: • You maintain an average daily balance of $10,000 or more • Your combined consumer deposit balances total $50,000 or more on accounts with the same primary owner
OTHER CHECKING ACCOUNTS The below checking account types are no longer available to open, but you may have this account type.			
NON-INTEREST BEARING CHECKING ACCOUNTS—MONTHLY SERVICE CHARGES			
PERFORMANCE CHECKING	Monthly Service Charge	$6	Performance Checking
INTEREST BEARING CHECKING ACCOUNTS—MONTHLY SERVICE CHARGES			
SIMPLY INTEREST CHECKING	Monthly Service Charge	$10	Simply Interest Checking
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $1,000.
PERFORMANCE PLUS CHECKING	Monthly Service Charge	$7	Performance Checking
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $2,500.
PERFORMANCE 50 CHECKING	Monthly Service Charge	$5	Performance 50 Checking
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $2,500.
CONSUMER SAVINGS AND MONEY MARKET ACCOUNTS CURRENTLY AVAILABLE TO OPEN Savings and Money Market accounts listed in the below section 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 available to open online: Student Savings, Sooner Savings, Broncho Savings and Cowboy Savings -- $25; all other listed Savings and Money Market Accounts--$100. 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.			
iSAVE SAVINGS/iS2	Monthly Service Charge	$0	iSave Savings and iS2 accounts are available to individuals age 17 and under with an adult joint owner. When you reach age 18, your account will be changed to a Performance Savings account.

MEMBER FDIC

STUDENT SAVINGS	Monthly Service Charge	$0	Student Savings is available for individuals
SOONER SAVINGS	Monthly Service Charge	$0	Sooner Savings is available to University of Oklahoma Students
BRONCHO SAVINGS	Monthly Service Charge	$0	Broncho Savings is available to University of Central Oklahoma Faculty, Staff and Students.
COWBOY SAVINGS	Monthly Service Charge	$0	Cowboy Savings is available for Oklahoma State University Students
COMPANY CLUB SAVINGS	Monthly Service Charge	$3	Company Club Savings is available to employees of companies that participate in our Company Club Program.
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $200.
PERFORMANCE SAVINGS	Monthly Service Charge	$4	Performance Savings is available to individuals.
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $250.
BOOST SAVINGS	Monthly Service Charge	$10	Boost Savings is available to individuals.
	How to Avoid the Monthly Service Charge		Waived if you maintain an average daily balance of $1,000.
TITANIUM MONEY MARKET	Monthly Service Charge	$10	Titanium Money Market is available to individuals.
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $5,000.
AMPLIFY SAVINGS	Monthly Service Charge	$20	Amplify Savings is available to individuals.
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $10,000.
PREMIUM MONEY MARKET	Monthly Service Charge	$20	Premium Money Market is available to individuals at select locations.
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $25,000.
OTHER SAVINGS AND MONEY MARKET ACCOUNTS The below savings and/or money market account types are no longer available to open, but you may have this account type.			
ELEVATE SAVINGS	Monthly Service Charge	$20	Elevate Savings
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $20,000.
SELECT SAVINGS	Monthly Service Charge	$20	Select Savings
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $15,000.
SUMMIT SAVINGS	Monthly Service Charge	$15	Summit Savings
	How to Avoid the Monthly Service Charge		Waived if you maintain a minimum average daily balance of $10,000.

MEMBER FDIC

APPLICABLE TO ALL SAVINGS AND MONEY MARKET ACCOUNTS			
PACKAGE ELIGIBILITY	Package Eligibility		Most Savings and Money Market accounts are eligible to receive benefits if enrolled in an M Accounts Relationship Package. Please note, Boost Savings is not eligible to be designated as a Benefit Savings account in the M Accounts Package. For more information, please review your M Accounts 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 Transactions		Withdrawals and transfers are unlimited if made: • In-person at one of our banking centers • At an ATM
	Limited Transactions		Transactions that are limited to six transactions each statement cycle include but are not limited to the following: • 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	$10	Titanium Money Market and Premium Money Market: Excessive transaction fee for each limited withdrawal in excess of six withdrawals per monthly statement cycle.
		$8	Summit Savings, Performance Savings, Boost Savings, Select Savings, Elevate Savings, Amplify Savings and Company Club: Excessive transaction fee for each limited withdrawal in excess of six withdrawals per monthly statement cycle.
		$3	iSave Account/iS2, Student, Sooner, Broncho and Cowboy Savings: 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 MidFirst.com or any MidFirst banking center.
	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.
	Effect of Closing an Account		If you close your account before interest is paid, you will not receive any of the accrued interest.

MEMBER FDIC

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.

PAPER STATEMENT FEES	Electronic Statement	$0	No charge for electronic statements.
	Paper Statement	$4	This fee is charged each month if you receive paper statements for your checking account.
		$0	The paper statement fee is not charged on Solution, Student, Sooner, Broncho, Cowboy, M+ and M+ Premium, Performance, Performance Plus and Performance 50 Checking. If the primary account owner on the following accounts is age 60 or above, a monthly paper statement fee will not be charged: LiveFree, Company Club, Broncho Select Club, M Account, Simply and Simply Interest Checking.
		$4	This fee is charged each month if you receive paper statements on your Boost Savings account.
	How to Avoid the Monthly Paper Statement Fee		You must consent to receive electronic statements instead of paper statements in order to avoid the paper statement fee, if charged for your account type. To do so, please select "online" for your statement delivery method within Personal Online Banking, or see your Personal Banker.
ATM FEES	MidFirst ATM	$0	For using a MidFirst Bank ATM to complete any transaction.
	Non-MidFirst ATM	$2.50	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, for ATM transactions or balance inquiries.
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).
	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 five 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 **$5.00 or less** 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.

MEMBER FDIC

OVERDRAFT SERVICES	Overdraft Privilege for Checking and Money Market Accounts Option A (Default): Overdraft Privilege Opt-Out		If you do not 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 do 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 Solution Checking Accounts		Overdraft capabilities will be limited on this account. Overdraft Privilege is not available on this account. We will not 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.

MEMBER FDIC

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	$12	Charged for each incoming Domestic Wire transfer requested.
	Domestic Wire-OUT	$25	Charged for each outgoing Domestic Wire transfer requested.
	International Wire –IN	$15	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	$4 each	Withdrawal fee charged for each money order requested.
	Cashier's Check	$5 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	$20	Charged when a levy is received and processed.
	Garnishment Fee	$10	Charged when garnishment is received and processed.
	IRS Levy	$25	Charged when IRS levy is received and processed.
	Notary	$5 per item	Notary fee charged to non-customers
	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.
MISCELLANEOUS FEES CONTINUED	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.

MEMBER FDIC