

Payroll Card Program

Effective: April 10, 2019



Member FDIC

*You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.*

Monthly Fee	Per Purchase Fee	ATM Withdrawal Fee		Cash Reload Fee
\$2.00	\$0.00	\$0.00	in-network	N/A
		\$1.50*	out-of-network	

ATM Balance Inquiry Fee (in-network or out-of-network)	\$0.00 or \$1.00*
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Customer Service Fee (automated or live agent)	\$0.00 per call
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Inactivity Fee (after 12 months with no transactions)	\$0.00 per month
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We charge nine other types of fees.

*This fee can be lower depending on how and where the card is used.

No overdraft/credit feature.

Your funds are eligible for FDIC Insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services inside the Cardholder Agreement.

All Fees for MidFirst Bank's Payroll Card



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All Fees	Amount	Details
Get Started		
First Card	\$0.00	No fee for purchasing a Payroll Card.
Activation Fee	\$0.00	No fee for activating your card.
Monthly Usage		
Monthly Fee	\$2.00	You will be charged this amount each month the payroll card is open.
Add Money		
ACH Deposit	\$0.00	No fee for having your payroll directly deposited on your card.
Spend Money		
Per Purchase Fee	\$0.00	No fee for using your card at merchant locations for point of sale transactions.
Get Cash		
ATM Withdrawal (in-network)	\$0.00	"In-network" refers to MidFirst Bank's ATM Network. Locations can be found at midfirst.com/locations .
ATM Withdrawal (out-of-network)	\$1.50	This is our fee. "Out-of-network" refers to all the ATMs outside of MidFirst Bank's ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Cash Advance (in-network)	\$0.00	"In-network" refers to MidFirst Bank's banking center locations. Locations can be found at midfirst.com/locations .
Cash Advance (out-of-network)	\$1.50	This is our fee. "Out-of-Network" refers to other financial institutions except MidFirst Bank's banking centers. You may also be charged a fee by the Cash Advance operator.
Card Replacement		
Replacement Card	\$10.00	You will be charged this amount each time a replacement card is ordered and delivered using standard delivery. Standard delivery approximately takes 7-10 calendar days.
Expedited Card Delivery	\$40.00	You will be charged this amount in addition to the Replacement Card fee each time a replacement card is delivered using expedited delivery. Expedited delivery approximately takes 2 business days.
Expedited PIN Delivery	\$40.00	You will be charged this amount each time a replacement PIN is delivered using expedited delivery. Expedited delivery approximately takes 2 business days.
Information		
Customer Service Fee (automated)	\$0.00	No fee for calling our automated customer service line, including for balance inquiries.
Customer Service Fee (live agent)	\$0.00	No fee for calling our live agents for customer service, including for balance inquiries.
ATM Balance Inquiry (in-network)	\$0.00	"In-network" refers to MidFirst Bank's ATM Network. Locations can be found at midfirst.com/locations .
ATM Balance Inquiry (out-of-network)	\$1.00	This is our fee. "Out-of-network" refers to all the ATMs outside of MidFirst Bank's ATM Network. You may also be charged a fee by the ATM operator.
Using Your Card Outside the United States		
International Transaction (U.S. Currency)	0.80%	Of the U.S. dollar amount of each transaction. "U.S. Currency" refers to a transaction completed outside the United States in U.S. currency.
International Transaction (Foreign Currency)	1.00%	Of the U.S. dollar amount of each transaction. "Foreign Currency" refers to a transaction completed outside the United States in a foreign currency.
International ATM Withdrawal	\$5.00	This is our fee. "International" refers to all the ATMs outside of the United States of America. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM Balance Inquiry	\$4.00	This is our fee. "International" refers to all the ATMs outside of the United States of America. You may also be charged a fee by the ATM operator.
Other		
Research	\$40.00	Per hour that MidFirst Bank conducts research on or reconciliation for your account (\$20.00 minimum).

Your funds are eligible for FDIC Insurance. Your funds will be held at or transferred to MidFirst Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event MidFirst Bank fails. See FDIC.gov/deposit/deposits/prepaid.html for details. No overdraft/credit feature. In case of error or questions, call MidFirst Bank at 1-800-710-4795, write MidFirst Bank, Attention: Bank Operations Card Services, P.O. Box 76149, Oklahoma City, Oklahoma 73147, or visit midfirst.com. For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

Visa® Payroll Cardholder Agreement

Effective: April 10, 2019



Member FDIC

This CARDHOLDER AGREEMENT ("Agreement") constitutes MidFirst Bank's disclosure to you and an agreement between you and MidFirst Bank ("Bank") with respect to Bank's issuance and your use of the enclosed prepaid Visa® Payroll Card ("Card"). With the Card, you may access your prepaid funds anywhere Visa® is accepted, including certain automated teller machines ("ATMs") and merchant point-of-sale ("POS") locations.

In this Agreement, "you" or "your" means any person who has received the Card and is authorized to use it as provided for in this Agreement, and "Bank," "we," "us" and "our" means MidFirst Bank, its successors and assigns. By activating your Card or using your Card, you accept the terms and conditions contained in this Agreement and you represent that: (a) you are a U.S. citizen or legal alien residing in one of the 50 states of the U.S. or the District of Columbia with a verifiable U.S. mailing address, and (b) you are at least 18 years of age or the age of majority. You agree that the value available on the Card is limited to the dollar amount of the prepaid funds associated with the Card and that, accordingly, you will not engage, or attempt to engage, in one or more transactions that exceed, in aggregate, the value available on the Card. Any transaction presented for authorization will be denied if it exceeds this amount. You will be deemed to have accepted the Card and the terms and conditions of this Agreement as they apply to the Card if you: (a) sign the back of the Card, or (b) use the Card, or if you have received the Card pursuant to your request. We may provide a copy of this Agreement to you directly, or we may provide a copy of it through your employer. PLEASE READ THIS AGREEMENT CAREFULLY AND KEEP IT FOR FUTURE REFERENCE.

This Card remains our property, and we may revoke the Card at any time without cause or notice. You must surrender a revoked Card upon demand by us, and you may not use an expired or revoked Card. You must notify us promptly if the Card is lost, stolen or otherwise removed from your control.

This Agreement shall be governed by applicable federal laws, rules and regulations. To the extent federal law is not applicable, the laws of the applicable state shall govern this Agreement. In the event of any conflict between the provisions of this Agreement and any applicable law or regulation, this Agreement shall be deemed modified to the extent necessary to comply with such law or regulation. We may waive any of the provisions or conditions of this Agreement, but any such waiver shall be effective only on that occasion and shall not be construed as a continuing waived term on any other occasion. Our business days are Monday through Friday, 8:00 a.m. to 5:00 p.m., local time, with the exception of legal holidays, as observed by us or the Federal Reserve Bank of Kansas City.

Section 1. CONTACT INFORMATION/LOST or STOLEN CARD or PIN.

In order to protect against unauthorized transactions, you agree to sign the Card immediately upon receipt, keep the Card in a secure location and immediately notify us if you think your Card or Personal Identification Number ("PIN") has been lost or stolen. You acknowledge that securing the Card and PIN are the primary sources of protection against unauthorized transactions. If you believe your Card or PIN has been lost or stolen, call or write us at the telephone number or address listed below.

By Phone.

Call us toll-free 24 hours a day,
7 days a week at 1-800-710-4795.

In Writing.

MidFirst Bank
Attn: Bank Operations Card Service
P.O. Box 76149
Oklahoma City, OK 73147

Tell us AT ONCE if you believe your Card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days after you learn of the loss or theft of your Card, you can lose no more than \$50 if someone used your Card without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card, and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.

Also, if your transaction history shows a transaction that you did not make, including those made by Card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the first written history on which the error appeared, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

You are responsible for notifying us of any changes in your physical address, mailing address, phone number and email address. If you notify us of a change, we will have a reasonable amount of time to act upon such a change.

Section 2. USING YOUR CARD.

Activation instructions for your Card are printed on the Card mailer. You may use your Card only after it is activated. You may use your Card to withdraw cash from any ATM or to purchase goods or services anywhere Visa® is accepted. Any entity honoring your Card will be required to obtain approval or authorization for any transaction in accordance with the rules of Visa® International, Inc. The balance available for authorizing transactions with your Card is the lesser of the available balance on your Card or any dollar limitation disclosed for the transaction being performed. Upon any ATM withdrawal or POS purchase or other purchase transaction, the amount available on the Card shall be reduced by the amount of such withdrawal or purchase.

You may use your Card only in the manner and for the purposes authorized by this Agreement. You are responsible for all authorized transactions using your Card.

PIN Selection. Your Card and PIN are mailed separately for security purposes. You may select a new PIN by the phone number provided in Section 1 above or through Online Account Access (see instructions on how to access Card information in Section 5 below). For validation purposes, if you choose to change your PIN over the telephone or online, you will be required to provide the pre-selected PIN provided to at the time the Card was requested. Your new PIN will become active immediately. Be sure to choose a PIN that is easy for you to remember but difficult for someone else to guess. Customer service representatives are available to assist with Card activation and PIN selection 24 hours a day, 7 days a week at the number provided in Section 1 above.

PIN Protection. You agree to take all necessary steps to protect your PIN and to never disclose your PIN to anyone. For security purposes, never write your PIN on the Card and never carry a record of your PIN in your purse or wallet. If you suspect your PIN has been lost or stolen, please use the methods provided in Section 1 to notify us.

PLEASE DO NOT SHARE YOUR PIN WITH ANYONE. YOU ARE RESPONSIBLE FOR ALL TRANSACTIONS USING YOUR PIN AND INITIATED WITH THE CARD OR THE CARD NUMBER.

ATM Usage. The use of the Card for withdrawals of cash from ATMs is limited by the balance of prepaid funds available on your Card. Your daily, aggregate ATM withdrawals may not exceed a total amount of one thousand dollars (\$1,000).

Foreign Exchange. If you use the Card for any transaction wherein the merchant's financial institution is located in a different country than the Card-issuing financial institution or a transaction involving foreign currency ("International Transaction"), Visa® International will convert the International Transaction amount from the foreign currency amount to a United States Dollar amount, in accordance with its currency conversion procedures set forth in its Operating Regulations in effect at the time the International Transaction is processed. Currently, those regulations provide that the currency exchange rate is either (1) a rate selected by Visa® from the range of rates available in wholesale currency markets for the applicable central processing dates, which the rate may vary from the rate Visa® itself receives, or (2) a government-mandated rate in effect for the applicable central processing date. The currency exchange rate in effect on the processing date may differ from the rate in effect on the International Transaction date or on the posting date.

Point Of Sale (POS) Usage. You may use your Card to pay for purchases at retail establishments that have agreed to accept the Card. The card will not work at "pay-at-pump" terminals; you should pay inside at the register. Your daily, aggregate POS transactions may not exceed a total amount of two thousand dollars (\$2,000). You do not have the right to stop payment on any purchase transaction originated by use of your Card. We are not responsible for any injury to you or to anyone else caused by any goods or services purchased or leased with your Card. **YOU ARE RESPONSIBLE FOR RESOLVING ALL DISPUTES CONCERNING THE QUALITY OF GOODS OR SERVICES PURCHASED FROM THE MERCHANT THAT ACCEPTED YOUR CARD.**

Cash Advance. Your daily, aggregate Cash Advance withdrawals may not exceed a total amount of five thousand dollars (\$5,000).

Section 3. PRIVACY DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES.

We will only disclose information to third parties about your Card:

- Where it is necessary for completing transactions; or
- Where it is necessary for investigating or resolving unauthorized use of your Card; or
- In order to comply with government agency or court orders; or
- As provided in the enclosed insert relating to our information collection and sharing practices and policies

Section 4. OTHER DOCUMENTATION.

Terminal Receipts. You may obtain a receipt at the time you use your Card to make any ATM withdrawal or any purchase at a retail merchant establishment. If you do not receive a receipt, contact the owner of the ATM or the retail merchant.

Preauthorized Credits. If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same person or company, you can call us at the phone number provided in Section 1 above, use Online Account Access or visit any of our banking centers to find out whether or not the deposit has been made.

Section 5. TELEPHONE AND ONLINE ACCOUNT ACCESS TO INFORMATION.

You may set up Online Account Access to perform certain functions including: viewing your transaction history, changing your PIN or resetting your password. To set up your Online Account Access, go to midfirst.com and under the "Select an Online Banking System" menu, select "Payroll Card Employee", then select the hyperlink "New User? Enroll Now!", complete the information fields and select "Submit."

You may also access account information, including the amount of money you have remaining on your Card, by telephone at 1-800-710-4795. Customer service representatives are available 24 hours a day, 7 days a week. This information, along with a 12-month history of account transactions, is also available online at midfirst.com.

You also have the right to obtain 24 months of written history of your account transactions by calling 1-800-710-4795 or by writing us at MidFirst Bank, Attn: Bank Operations Card Service, P.O. Box 76149, Oklahoma City, OK 73147. You will not be charged a fee for this information.

Section 6. PREAUTHORIZED PAYMENTS.

Preauthorized Electronic Fund Transfer ("EFTs"). You may use your card number to set up recurring payments to merchants, utility companies and others (collectively "Merchants"). You can also set up recurring bill payments through third party services using your Card number.

Right to Stop Payment. To stop a recurring payment to a Merchant you have authorized to debit your Card, you must first contact the Merchant to request that the recurring payment be cancelled. If you have arranged for recurring payments to a Merchant using a bill payment service through a third-party service provider, you should first contact the third-party service provider to cancel the recurring payment.

If the Merchant or bill payment service provider with whom you have arranged recurring payments is unable or unwilling to stop your payment, you can call or write to us at the phone number and address provided in Section 1. We must receive your request at least three (3) business days before the payment is scheduled to be made. Such a stop payment request will cancel a single, i.e., one (1) recurring payment. If you want to permanently stop all recurring payments to a specific Merchant, you must put your request in writing and provide it to us within fourteen (14) days after you tell us you want to stop the recurring payments.

If a Merchant is unable or unwilling to stop recurring payments, you may call us or write to us at the number and address provided in Section 1 to request cancellation of your Card.

Notice of Varying Amount. If these regular payments may vary in amount, we or the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be.

Liability for Failure to Stop Payment of Preauthorized Transfer. If you authorize a recurring payment that will vary in amount, the Merchant should tell you the payment date and the amount of the payment ten (10) days before each payment is scheduled to be debited from your Card. You may choose to receive this notice only when the payment will differ by more than a designated amount from the prior payment or would exceed limits that you defined.

Liability for Failure to Stop Payment of a Preauthorized EFT. If you ask us to stop a recurring payment three (3) business days or more before the payment is scheduled, and we do not do so, we will be liable for your losses or damages.

Section 7. BANK LIABILITY.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. In other circumstances, we will not be liable for your losses or damages. We will not be liable, for example, in the following circumstances:

- If, through no fault of ours, an ATM or a merchant refuses to honor your Card
- If, through no fault of ours, you do not have enough money on your Card to make the withdrawal or purchase
- If the ATM where you are making a withdrawal does not have enough cash
- If the terminal or system was not working properly and you knew about the breakdown when you started the transaction
- If circumstances beyond our control (such as flood or fire or an act of war or an event of terrorism) prevent the transaction, despite reasonable precautions that we have taken
- There may be other circumstances where we will not be liable for your losses or damages

Section 8. ERROR RESOLUTION.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR Payroll Card Account, call us at 1-800-710-4795 or write us at MidFirst Bank, Attn: Bank Operations Card Service, P.O. Box 76149, Oklahoma City, OK 73147 as soon as you can, if you think an error has occurred in your payroll account.

We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the first written history on which the error appeared. You may request a written history of your transactions at any time by calling or writing to us at the number and address above. You will need to tell us:

- Your name and Card number
- Why you believe there is an error
- The dollar amount involved
- Approximately when the error took place

If you tell us orally, we may require that you notify us in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you need more information about our error-resolution procedures, you may call us at the number listed above or visit a MidFirst Bank banking center.

Section 9. AMENDMENT.

We can change this Agreement, including any fees, at any time, and such changes will be binding on you. If required by law, we will give you written notice of the change prior to the effective date of the change. Unless required by law to be given directly to you, we will provide notices regarding changes through your employer. However, if the change is made for security purposes or as a result of changes in fees, charges or costs imposed by any party other than us, we can implement it without prior notice. Your continued use of the Card constitutes acceptance of any amendment to this Agreement.

Section 10. LEGAL COSTS.

If we bring legal proceedings against you because you fail to comply with the terms and conditions of this Agreement, you must pay us our reasonable attorneys' fees and other costs of the proceedings. Your responsibility for fees and costs shall in no event exceed the maximum amount allowed by law.

Section 11. TERMINATION.

We reserve the right to terminate this Agreement or any of the services that are described herein in the event we choose to discontinue this payroll card program. If we discontinue honoring your Card, you should call us at 1-800-710-4795 for further instructions. You may, at any time, terminate this Agreement, or any of the services to which you subscribe by giving us written notice at the address provided in Section 1 above. Termination will not affect any of our rights or your obligations arising under this Agreement prior to termination.

Section 12. MISCELLANEOUS.

If any of the terms or conditions of this Agreement are invalid, changed by applicable law or declared invalid by order of a court of a regulatory agency, the remaining terms of this Agreement shall not be affected, and this Agreement shall be interpreted as if the invalid terms had not been included in this Agreement.

Section 13. FEES AND CHARGES.

We may charge fees in the amounts indicated on the fee schedule provided to you. The amount of any fee will be deducted from your Card at the time the fee becomes due or as otherwise indicated.