



iSave Savings Program

MidFirst Home / Personal / Savings / **iSave Savings Program**

iSave Program Newsletter

Print your iSave newsletters and enjoy the interesting and educational information about money and saving.

- ▶ iSave Newsletter (Documents/PDF/iSave_Newsletter_14.pdf)
- ▶ iSave Mascot Coloring Page (Documents/PDF/iSaveMascotColoringPage.pdf)

Educational Resources

The following websites offer a variety of education information on money.

- ▶ United States Mint (<http://www.usmint.gov/kids/>)
- ▶ U.S. Treasury Bureau of Engraving and Printing (<http://www.moneyfactory.gov/>)

iSave Savings Program

Our iSave savings program offers a fun opportunity for kids to learn the importance of saving, and receive a matching deposit!* This includes the iSave Kids Club (for kids under 12 years old) and iS2 (for kids 12 to 17 years old).

Account Benefits

- ▶ Education materials provided
- ▶ Custom deposit journal provided
- ▶ Interest earned on all balances
- ▶ Six free withdrawals per monthly statement cycle (\$3 fee per excess withdrawal)*
- ▶ \$25 minimum deposit to open account
- ▶ FDIC Insurance ([/fdic-insurance](#))
- ▶ Interest compounded daily and paid monthly
- ▶ Account statement can be combined with monthly checking account statement

Making regular deposits to your iSave account earns money – and that makes "cents!" Plus, make 12 consecutive monthly deposits and MidFirst will match 50% (up to \$25) of the average of your highest single deposit each month.*

Learn how monthly deposits help you earn \$25! (Documents/PDF/iSave Match Grid.pdf)

Monthly Fees

No monthly service charge

Stop by any MidFirst banking center (/locations) to open your child's iSave account.

[View Rates \(/personal/savings/savings-rates\)](/personal/savings/savings-rates)

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Disclosure

***iSave Matching:** The APY for this account can be found on our [View Rates \(/personal/savings/savings-rates\)](/personal/savings/savings-rates) page. Minimum deposit to open account is \$25. There is no minimum balance required to receive match. Match credit is processed and received in the 13th month after 12 consecutive monthly deposits. For example, please see the iSave Match Grid (Documents/PDF/iSave Match Grid.pdf). **Withdrawals:** Transaction limitations apply in accordance with federal regulations. Federal regulations limit the number of withdrawals or transfers to six per month from any savings or money market account. Limited transactions include the following: checks, debit card purchase transactions, preauthorized payments to any third party, wires or funds transfers, Overdraft Protect transfers, online payments and telephone transfers. Federal regulations also require financial institutions to monitor these transaction types on savings and money market accounts, and convert these accounts to an unlimited transaction account (i.e., checking account) when the number of transactions exceed the limit of six per month. The following withdrawals or transfers are not limited on a savings or money market account: transactions made in person at a MidFirst banking center, at a MidFirst Bank ATM or sent to MidFirst Bank by mail.