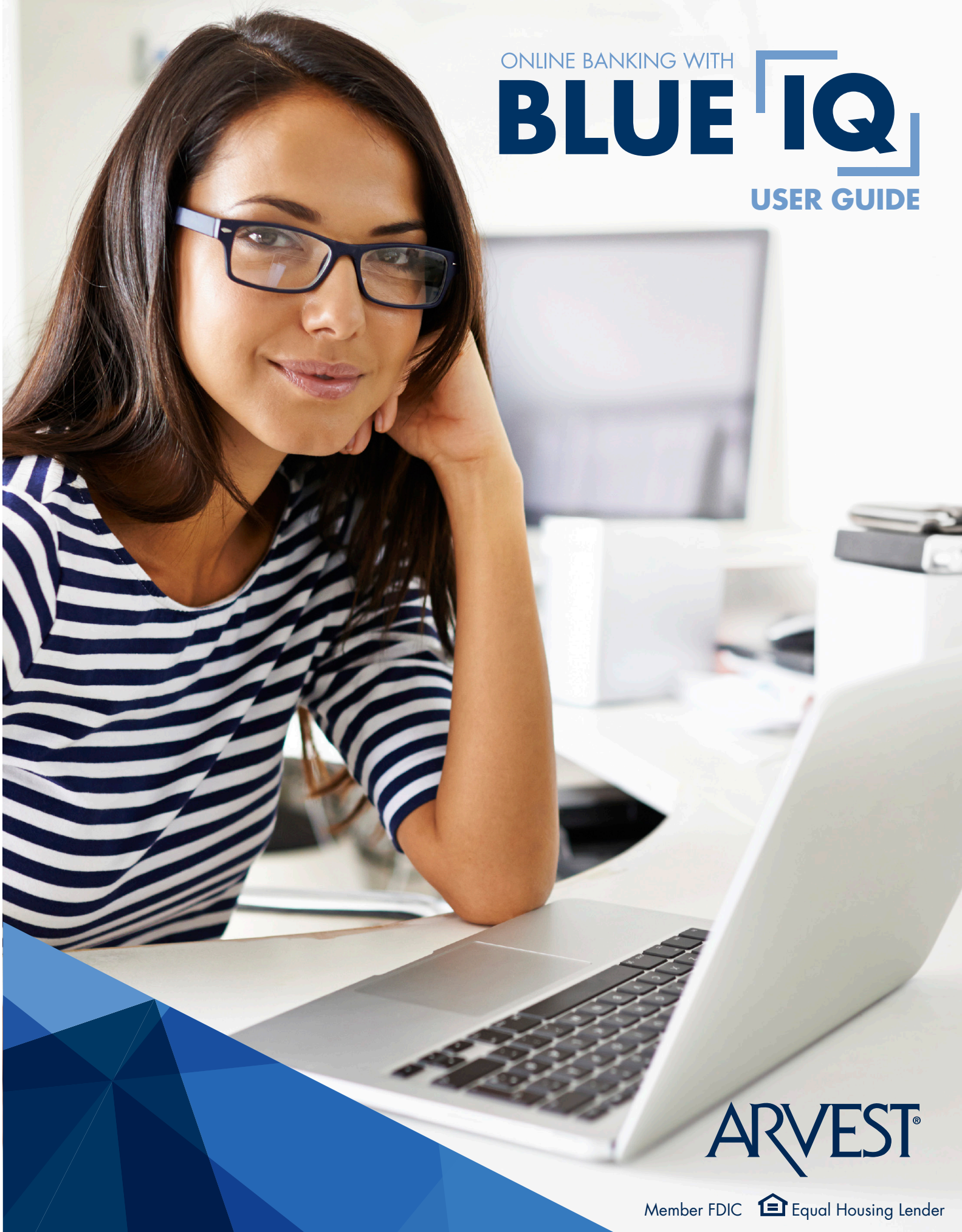


ONLINE BANKING WITH

BLUE IQ

USER GUIDE



ARVEST[®]

Member FDIC



Equal Housing Lender

WELCOME

Arvest Bank's Online Banking with BlueIQ™ provides easy, secure access to your bank accounts anywhere you're using a browser on your computer or tablet. In addition to standard features like viewing balances, making payments and transferring funds, Online Banking with BlueIQ™ offers money management tools, budgets, goals, auto-categorization and the ability to add and view non-Arvest accounts.

ENROLLMENT INFORMATION

If you're enrolling in online banking for the first time, please call (866) 952-9523 or visit your favorite branch. Once enrolled, you will login to Online Banking using a Login ID, password, and challenge questions (challenge questions can be saved and remembered after initial enrollment). After accepting Terms and Conditions and agreeing to receive account communications electronically, you're ready to enjoy the speed, ease and convenience provided by Online Banking with BlueIQ™.

READY TO BOOST YOUR FINANCIAL IQ

In this guide, we'll show you how to perform some basic functions such as:

View balances (pgs. 1, 3)

View account activity (pgs. 1, 6)

View transactions (pgs. 1, 6)

Send/receive secure messages (p. 2)

View e.Statements (p. 3)

Transfer funds and Pay Bills (p. 7)

Arvest to Arvest Transfer (p. 8)

Add a Recipient (p. 9)

Pay Multiple Bills (p. 10)

Find helpful information (p. 11)

Update contact information (p. 12)

Set up alerts (p. 13)





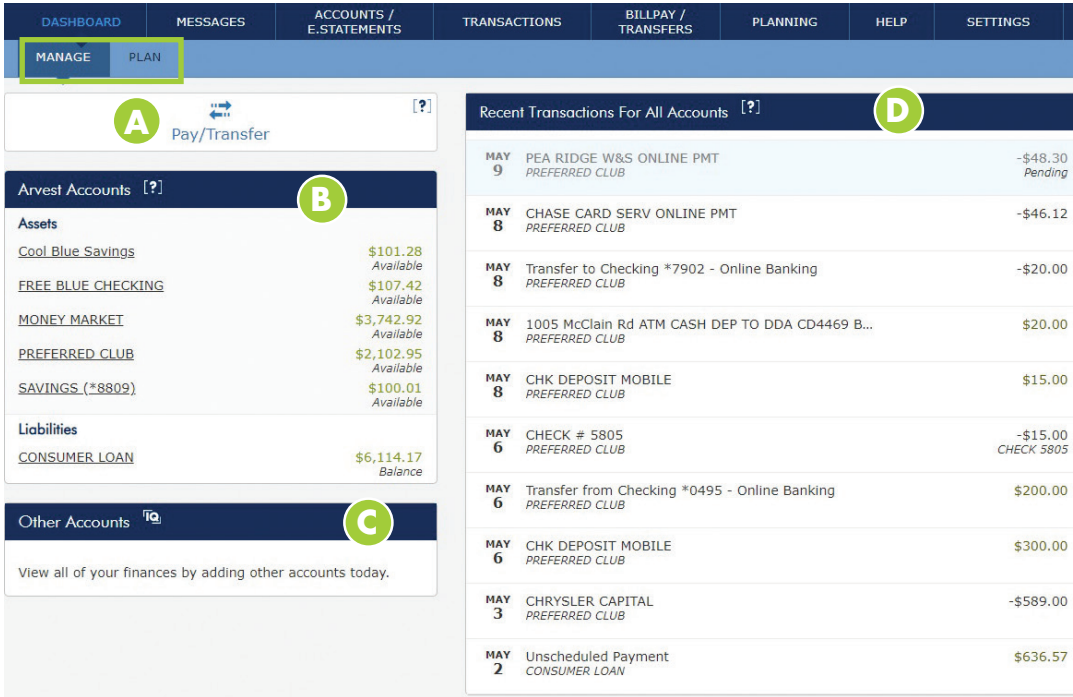
VIEW DASHBOARD INFORMATION

You will log in to Online Banking with BlueIQ™ at arvest.com. Once logged in, you will land on the Dashboard tab. From this tab, you can navigate to sections of Online Banking with BlueIQ™, including Messages, Accounts, Transactions, etc.

Directly below the Dashboard menu item, you'll see the Manage menu options. Manage gives you the details you need to view and manage your accounts and transactions. When the Manage option is selected, you will see some basic features available on the Dashboard, including

- A. PAY/TRANSFER – Schedule a one-time or recurring transfer or payment. **Learn more on p. 7.**
- B. ARVEST ACCOUNTS – View balances of your Arvest accounts. **Learn more on p. 3.**
- C. OTHER ACCOUNTS – Track other types of accounts in Online Banking with BlueIQ™. **Learn more on pgs. 4-5.**
- D. RECENT TRANSACTIONS – View recent transactions that have occurred across all your accounts – or only select accounts. **Learn more on p. 6.**

You'll also notice  and  icons throughout Online Banking with BlueIQ™. These are designed to explain how features and services work, as well as how they can help you. The icons specifically designate features that can help increase your financial IQ.



The screenshot displays the Blue IQ Dashboard interface. At the top, there are navigation tabs: DASHBOARD, MESSAGES, ACCOUNTS / E.STATEMENTS, TRANSACTIONS, BILLPAY / TRANSFERS, PLANNING, HELP, and SETTINGS. Below these, there are two main menu options: MANAGE and PLAN. The MANAGE option is highlighted with a green box and a green circle labeled 'A'.

Under the MANAGE section, there are three main areas:

- Pay/Transfer:** A button with a double-headed arrow icon and a green circle labeled 'A'.
- Arvest Accounts:** A section with a green circle labeled 'B' showing a list of accounts and their balances.

Account Name	Balance
Cool Blue Savings	\$101.28 Available
FREE BLUE CHECKING	\$107.42 Available
MONEY MARKET	\$3,742.92 Available
PREFERRED CLUB	\$2,102.95 Available
SAVINGS (*8809)	\$100.01 Available
Liabilities	
CONSUMER LOAN	\$6,114.17 Balance
- Other Accounts:** A section with a green circle labeled 'C' and the Blue IQ icon, with the text "View all of your finances by adding other accounts today."

On the right side of the dashboard, there is a section titled "Recent Transactions For All Accounts" with a green circle labeled 'D'. It contains a table of transactions:

Date	Description	Amount
MAY 9	PEA RIDGE W&S ONLINE PMT PREFERRED CLUB	-\$48.30 <i>Pending</i>
MAY 8	CHASE CARD SERV ONLINE PMT PREFERRED CLUB	-\$46.12
MAY 8	Transfer to Checking *7902 - Online Banking PREFERRED CLUB	-\$20.00
MAY 8	1005 McClain Rd ATM CASH DEP TO DDA CD4469 B... PREFERRED CLUB	\$20.00
MAY 8	CHK DEPOSIT MOBILE PREFERRED CLUB	\$15.00
MAY 6	CHECK # 5805 PREFERRED CLUB	-\$15.00 <i>CHECK 5805</i>
MAY 6	Transfer from Checking *0495 - Online Banking PREFERRED CLUB	\$200.00
MAY 6	CHK DEPOSIT MOBILE PREFERRED CLUB	\$300.00
MAY 3	CHRYSLER CAPITAL PREFERRED CLUB	-\$589.00
MAY 2	Unscheduled Payment CONSUMER LOAN	\$636.57

SECURE MESSAGES

The Messages tab allows you to communicate securely with Arvest Customer Service.

SEND SECURE MESSAGES

1. Select the MESSAGES tab
2. Select SECURE MESSAGES
3. Select WRITE A SECURE MESSAGE to contact Arvest Customer Service

Messages: [Secure Messages](#) ^[?] Write a Secure Message

Write a Secure Message

Topic: Money Movement **Issue:** Question Cancel Send

Subject: Where can I make online payments?

Type your message here: Which section can I find the Online BillPay features? I want to check my settings.

RECEIVE SECURE MESSAGES

4. To check secure messages from Customer Service, select the dropdown box next to All Secure Messages to choose which messages you want to view.

Messages: [Secure Messages](#) ^[?] Write a Secure Message

All Secure Messages 4

Search Messages

Select All Delete Selected

<input type="checkbox"/>	MAR 17	General <i>SENT: 03/17/2015 03:14:09 pm</i>	When Will My Deposit Clear?	Reply
	John Smith 03/17/2015 03:14:09 pm	I just deposited a check from my aunt, when will I be able to use that money in my account?		

FIND INFORMATION ABOUT YOUR ACCOUNTS

The Accounts/e.Statements tab displays the balances of all of your accounts. From here, you can also perform everyday functions like:

- View e.Statements
- Re-order checks

VIEW e.STATEMENTS ONCE ENROLLED

1. Select the ACCOUNTS/E.STATEMENTS tab
2. Select the ACCOUNT you wish to view
3. Select e.STATEMENTS
4. Select the DATE of the e.Statement you wish to view

Arvest Accounts ^[?]

Assets

FREE BLUE \$7,718.82
Free Blue Checking *Available*

- e.Statements Rename

2014	01/28/2014
2015	02/10/2015

e.Statements are available for the last 24 months. If you need additional statements, please call (866) 952-9523.

ACCOUNT NAME	FREE BLUE	ACCOUNT NUMBER	*****2924
STATUS	Open	LAST UPDATED	03/16/2015 09:44:44 AM
PRODUCT	Free Blue Checking		

+ View More

Exclude Account Re-Order Checks

OTHER ACCOUNTS

Accounts from other financial institutions can also be added on this tab.

- Online Accounts are accounts at other financial institutions that can be viewed through Online Banking with BlueIQ™. Transactions from these accounts can be categorized and included in your budgets and goals.
- Offline Accounts are assets or liabilities for which you want to track the value, such as your house, vehicles or even cash.

ADD ONLINE ACCOUNTS (NON-ARVEST ACCOUNTS)

1. Select the ACCOUNTS/E.STATEMENTS tab
2. Select ADD AN ACCOUNT and choose ONLINE ACCOUNT
3. ENTER in financial institution name
4. Select NEXT and follow the instructions

(continued on p. 5)

DASHBOARD
MESSAGES
1
ACCOUNTS / E.STATEMENTS
TRANSACTIONS
BILLPAY / TRANSFERS
PLANNING
HELP
SETTINGS

Arvest Accounts ^[?]

Assets

FREE BLUE <i>Free Blue Checking</i>	\$7,718.82 <i>Available</i>
MONEY MARKET <i>Money Market</i>	\$7,129.76 <i>Available</i>
PREFERRED CLUB <i>Preferred Club</i>	\$349.96 <i>Available</i>
COOL BLUE SAVINGS <i>Cool Blue Savings</i>	\$162.06 <i>Available</i>
SAVINGS <i>Savings</i>	\$8,258.81 <i>Available</i>

Liabilities

Credit Card <i>Arvest Credit Card</i>	\$74.88 <i>Balance</i>
R/E CM/AG EFF DATE <i>R/E CM/AG Effective Date</i>	\$31,340.05 <i>Balance</i>
Conventional Mortgage <i>Conventional Mortgage</i>	\$73,600.48 <i>Balance</i>

Other Accounts ^{IQ}

View all of your finances by adding other accounts today.

Add an Account ▾

2
Online Account
Offline Account

You can now bring your other bank accounts into Arvest Online Banking! Refer to the Aggregation Services section of the Online Banking Terms and Conditions.

Your Other Bank*

XYZ Bank
3

Cancel
Next
4

ADD ONLINE ACCOUNTS (NON-ARVEST ACCOUNTS) (cont.)

5. Complete required fields marked with an asterisk (*)
6. Select NEXT
7. SELECT the accounts in which you want to add
8. Select ADD
9. You should see the newly added accounts listed

Other Accounts Add an Account ▾

You can now bring your other bank accounts into Arvest Online Banking! Refer to the Aggregation Services section of the Online Banking Terms and Conditions.

XYZ Bank [Check URL](#)
 Enter your login and password for your other bank account. We'll pull your accounts, balances, and transactions in to Arvest Online Banking.

Cancel Next

Online ID* 6

State Code* 5

Passcode*

Other Accounts Add an Account ▾

You can now bring your other bank accounts into Arvest Online Banking! Refer to the Aggregation Services section of the Online Banking Terms and Conditions.

XYZ Bank [Check URL](#)
 Select your account(s) from the following:

Cancel Add

<input type="checkbox"/> Checking	Investor Checking
<input type="checkbox"/> Investment	Joint Tenant
<input checked="" type="checkbox"/> Investment 7	Living Trust
<input checked="" type="checkbox"/> Investment	Roth Contributory IRA

8

Other Accounts Add an Account ▾

Assets

Living Trust <i>Asset Account</i>	\$30,501.24 <i>Balance</i>
Roth Contributory IRA <i>Asset Account</i>	\$10,245.76 <i>Balance</i>

9

VIEW YOUR TRANSACTIONS

You can view transactions for one, many, or all your accounts on this tab.

1. CHOOSE which accounts you wish to view by using the dropdown menu
2. Use the SEARCH BOX to find transactions by keyword, amount, date range, category, check number, or check number range.

DASHBOARD	MESSAGES	ACCOUNTS / E.STATEMENTS	TRANSACTIONS	BILLPAY / TRANSFERS	PLANNING	HELP	SETTINGS
Transactions ^[?]							
All Accounts		1					
Search by category or keyword			2 <input type="text"/>		Show Uncategorized		
MAR 5	ARVEST MORTGAGE ACH PMT <i>FREE BLUE</i>	Housing/Mortgage/Rent					-\$3,086.83
MAR 5	PRIORITY CHECK <i>PREFERRED CLUB</i>	Housing					-\$300.00 <i>Check o</i>
MAR 5	CHECK # 2510 <i>FREE BLUE</i>	Uncategorized Expense					-\$146.00 <i>Check 2510</i>
MAR 5	POS PUR FROM CHK OIL CHANGE #0125 <i>PREFERRED CLUB</i>	Transportation/Maintenance					-\$35.52
MAR 5	POS PUR FROM GAS STATION 2720 W WEDINGTON <i>PREFERRED CLUB</i>	Transportation/Fuel					-\$15.08
MAR 5	MOBILE XFER <i>FREE BLUE</i>	Transfer Between Accounts					-\$96.00
MAR 5	POS PUR FROM CHK FAST FOOD 1125 <i>PREFERRED CLUB</i>	Food/Dining Out					-\$7.22
MAR 5	POS PUR FROM CHK PIZZA PLACE <i>PREFERRED CLUB</i>	Food/Dining Out					-\$21.35
MAR 5	POS PUR FROM CHK VENDING MACHINE <i>PREFERRED CLUB</i>	Food/Dining Out					-\$1.25
MAR 5	MOBILE XFER <i>PREFERRED CLUB</i>	Transfer Between Accounts					\$96.00
MAR 5	POS PUR FROM CHK SHOPPING CENTER <i>PREFERRED CLUB</i>	Clothing					-\$43.90
MAR 5	POS PUR FROM CHK CANDLE STORE <i>PREFERRED CLUB</i>	Personal Care					-\$33.20

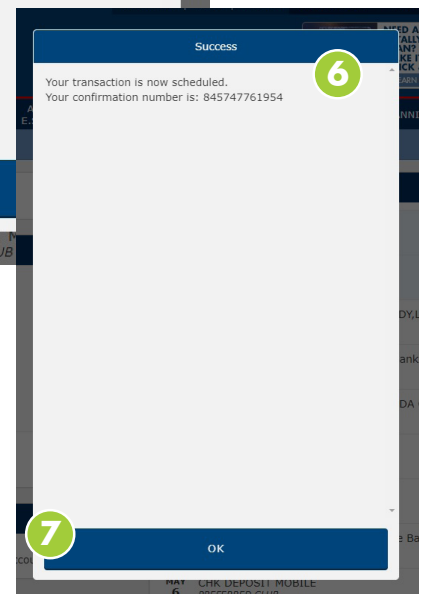
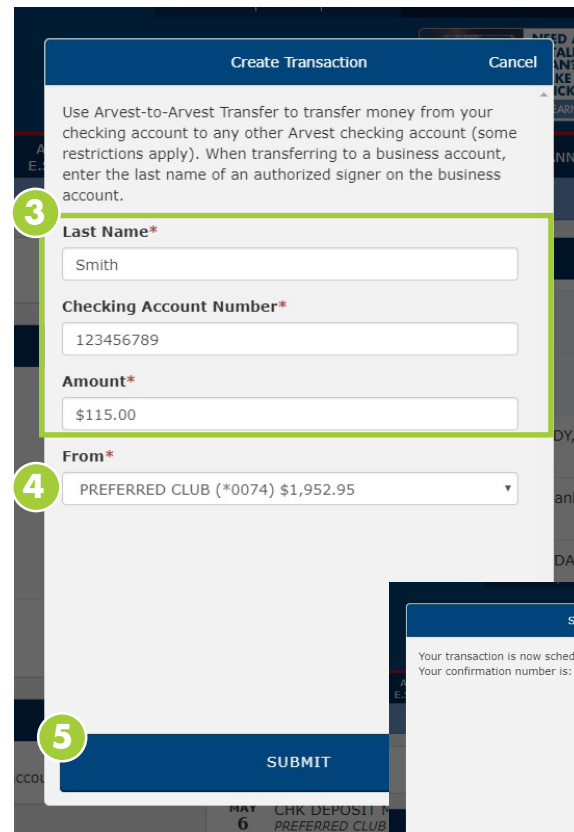
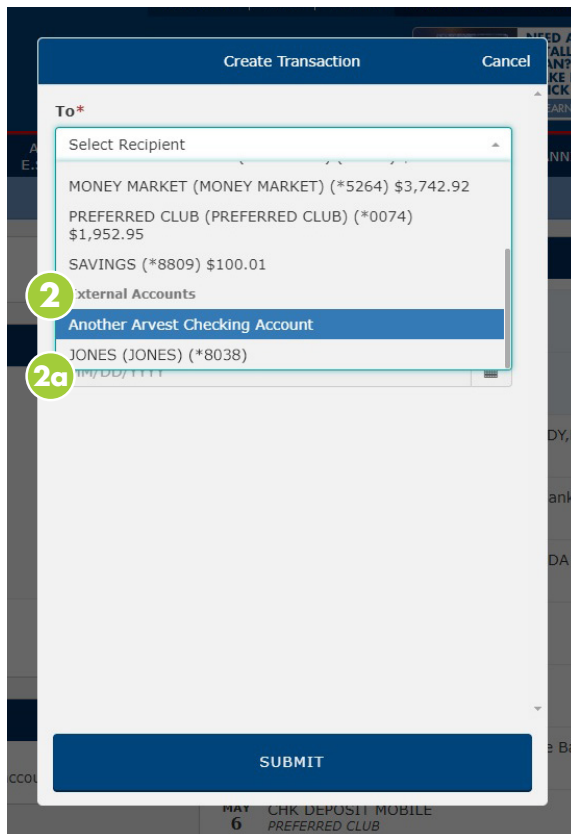
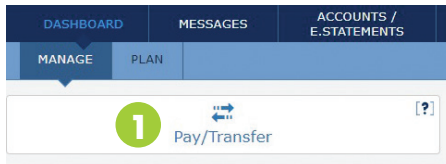
SCHEDULE A TRANSFER (ONE-TIME OR RECURRING)

1. From the Dashboard tab, select PAY/TRANSFER
 - a. Or from the BillPay/Transfers tab, select SCHEDULE
2. Select the TO dropdown menu and choose account you want to transfer funds into
3. Enter the AMOUNT you want to transfer
4. Select the FROM dropdown menu and choose account you want to transfer funds from
5. Enter DATE.
6. Select RECURRING if desired
 - a. Select FREQUENCY
 - b. Select END
 - c. Select BALANCE THRESHOLD (Optional)
7. Enter a NOTE (Optional)
8. Select SUBMIT
9. Verify and select CONTINUE
10. You should see a Transfer Success message
11. Select OK to close modal

The image displays a sequence of mobile app screens for scheduling a transfer. The top navigation bar includes 'DASHBOARD', 'MESSAGES', 'ACCOUNTS / E.STATEMENTS', 'MANAGE', 'PLAN', 'BILLPAY / TRANSFERS', 'PLANNING', 'HELP', and 'SETTINGS'. The 'Pay/Transfer' screen (Step 1) has a 'Pay/Transfer' button. The 'Schedule' screen (Step 1a) has a 'Schedule' button. The 'Create Transaction' screen (Steps 2-8) includes fields for 'To*', 'Amount*', 'From*', 'Start Date*', 'Payment Schedule' (One Time, Recurring), 'Frequency*', 'End*', 'Balance Threshold', and 'Note (For Your Records)'. The 'Initiate Transaction?' screen (Step 9) asks for confirmation to send \$20.00 to FREE BLUE on 07/10/2019. The 'Success' screen (Step 10) displays the confirmation number 845747761954. The 'OK' button (Step 11) closes the modal.


MAKE AN ARVEST TO ARVEST TRANSFER

1. From the Dashboard tab, select PAY/TRANSFER
2. Select ANOTHER ARVEST CHECKING ACCOUNT (Arvest to Arvest)
 - a. Or select a previously added Arvest to Arvest recipient
3. ENTER the recipient last name, the recipient checking account number and the amount
4. Choose the FROM account
5. Select SUBMIT
6. You should see a Transfer Success message
7. Select OK to close modal



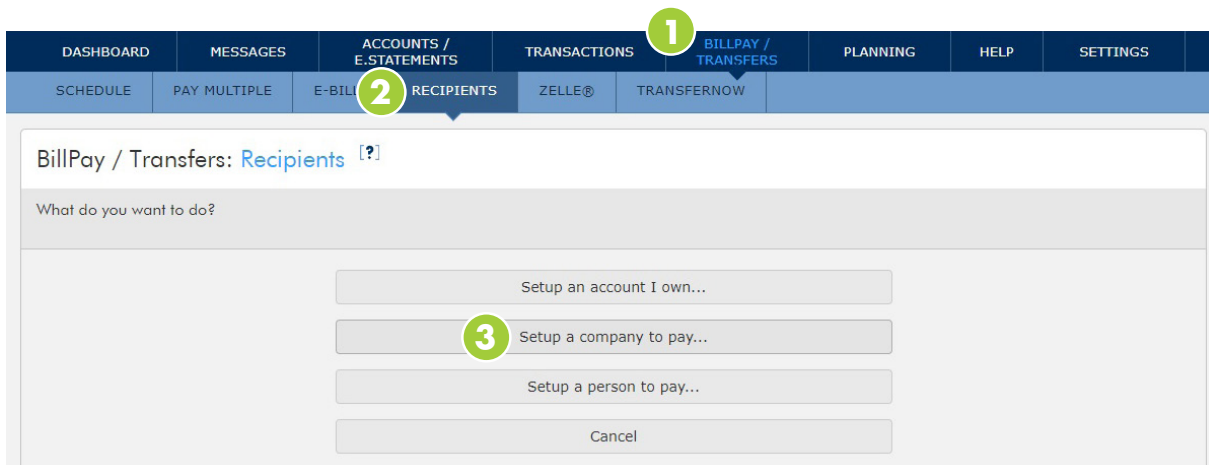
ADD A RECIPIENT TO PAY BILLS

To pay a single bill or multiple bills, you must set up recipient information by following these steps:

1. Select the BILLPAY/TRANSFERS tab
2. Select RECIPIENTS
3. Select SETUP A COMPANY TO PAY
4. a) TYPE the name of the recipient in the empty box,
b) Select the MAGNIFYING GLASS  to search for the recipient
5. Select the correct company from SEARCH RESULTS†
6. Complete required fields marked with an asterisk (*)
7. Select SAVE

Repeat for as many recipients as you want to add.

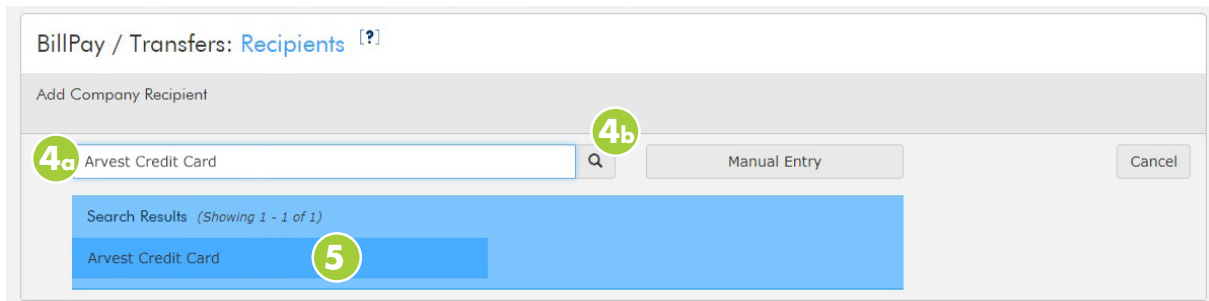
†If recipient is not found within Search Results, recipient information may be added manually by selecting Enter Recipient Information and completing the form.



BillPay / Transfers: [Recipients](#) [?]

What do you want to do?

- Setup an account I own...
- 3** Setup a company to pay...
- Setup a person to pay...
- Cancel



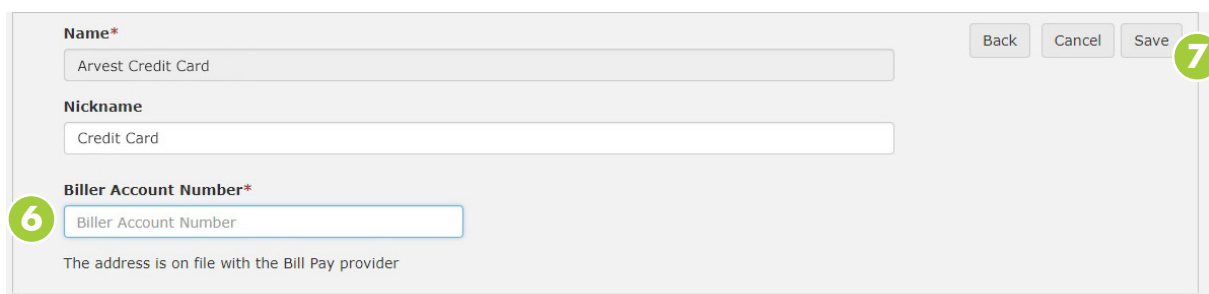
BillPay / Transfers: [Recipients](#) [?]

Add Company Recipient

4a Arvest Credit Card **4b**

Search Results (Showing 1 - 1 of 1)

- 5** Arvest Credit Card



Name* **7**

Nickname

6 **Biller Account Number***

The address is on file with the Bill Pay provider

PAY MULTIPLE BILLS

1. Select the BILLPAY/TRANSFERS tab
2. Select PAY MULTIPLE
3. CHOOSE which recipients you want to pay, then complete required fields marked with an asterisk (*)
4. Select PAY SELECTED to schedule payments
5. Select CONFIRM on the Confirmation Screen
6. You should see a Payments Scheduled Confirmation Screen
7. Select one of the following:
 - a. CLOSE – to return to the Pay Multiple screen
 - b. DOWNLOAD – to download a PDF of your payments
 - c. SAVE AS TEMPLATE – to save the template to select next time the selected payments will be paid together!

Recipient	From	Date	Amount
▶ AT&T U-verse	PREFERRED CLUB (*****0074)	05/30/2019	\$20.00
▶ Great Lakes	PREFERRED CLUB (*****0074)	05/30/2019	\$100.00

LOOKING FOR HELP?

The Help tab gives you access to helpful information about online banking, as well as the ability to search for information by asking a question or entering a keyword.

Ask Arvest View QuickStart

Ask a **QUESTION** or Enter a **KEYWORD**

transfer ASK

Example question: How do I enroll in BillPay?
Example keyword: enroll billpay

Looking for information?

To find answers quickly, enter a question in the box below and click Ask. Don't have a specific question? Go exploring with our most common questions.

Most Frequently Asked Questions

- Do you have a fee schedule available?
- How do I set up an automatic transfer between my accounts?
- How do I report that I'm leaving the country?
- What are my options to send money to someone out of state?
- What is an online account?
- How do I create a goal in the Planning section?
- Where are transactions in Online Banking with BlueIQ?
- How do I print or save an electronic statement?
- How do I send money to an individual not at Arvest Bank?
- How do I create, delete, and edit a category?

ACCOUNT SETTINGS & UPDATING YOUR PROFILE

The Settings tab allows you to update your personal contact information, a vitally important part of your relationship with Arvest Bank, as well as set up and manage transaction alerts plus much more.

ENTER OR UPDATE YOUR CONTACT INFORMATION

1. Select the **SETTINGS** tab
2. Depending on the information to update, choose **CHANGE ADDRESS** or **CHANGE CONTACT INFO** and enter the appropriate information, making sure to complete required fields marked with an asterisk (*)
- 3a. Enter your new email addresses or phone numbers, then select **SAVE**
- 3b. Enter your new address information, then select **SAVE**

Settings: User Profile

Contact Information [?]

JOHN SMITH

Change Address Change Contact Info

Home Phone	(555) 123-4567	Primary Email	johnsmith@example.com
Mobile Phone		Alternate Email	jsmith@example.com
Work Phone	(555) 987-6543		
Physical Address	1400 ARVEST WAY LOWELL, AR 72745 US		

Settings: User Profile

Contact Information [?]

Change Contact Info

Cancel Save

Email Addresses:

Primary Email*
johnsmith@example.com

Alternate Email
jsmith@example.com

Add Email [?]

Phone Numbers:

Home Phone	(555) 123-4567	x
Mobile Phone		x
Work Phone	(555) 123-4567	x

Settings: User Profile

Contact Information [?]

Change Address

Cancel Save

Physical Address

Address Line 1*
1400 ARVEST WAY

Address Line 2
Address Line 2

Address Line 3
Address Line 3

Address Line 4
Address Line 4

City* LOWELL **State*** AR **Zip Code*** 72745

Country
US

SET UP ALERTS

1. Select the SETTINGS tab
2. Select the ALERTS tab
3. Select ADD ALERT to choose the alert you want to establish
4. ENTER the necessary information, making sure to complete required fields marked with an asterisk (*)
5. Select SAVE

The screenshot shows the 'Settings: Alerts' page. The navigation menu at the top includes DASHBOARD, MESSAGES, ACCOUNTS / E.STATEMENTS, TRANSACTIONS, BILLPAY / TRANSFERS, PLANNING, HELP, and SETTINGS (1). The 'ALERTS' tab (2) is selected. A dropdown menu (3) is open, showing options: Account Balance, Balance Threshold, Budget Category Threshold, Check Cleared, Credit / Deposit, Merchant Activity, Reminder, Total Budget Threshold, and Transaction Amount Exceeds. Below the menu is a table of alerts:

All Alerts		
<input checked="" type="checkbox"/>	Internal Transfer Created <i>Recommended</i>	The Internal Transfer Created alert notifies consumers when an internal tra
<input checked="" type="checkbox"/>	Internal Transfer Deleted <i>Recommended</i>	The Internal Transfer Deleted alert notifies consumers when an internal tra
<input checked="" type="checkbox"/>	Internal Transfer Modified <i>Recommended</i>	The Internal Transfer Modified alert notifies consumers when an internal tra
<input checked="" type="checkbox"/>	Payment Scheduled <i>Recommended</i>	The Payment Scheduled alert notifies consumers when a payment is scheduled.
<input checked="" type="checkbox"/>	Recurring Transfer Model Expiration <i>Recommended</i>	The Recurring Transfer Model Expiration alert notifies the consumer user when a scheduled transfer set up in online banking has expired.
<input checked="" type="checkbox"/>	Successful Transfer <i>Recommended</i>	The Successful Transfer alert notifies consumers when a transfer request that they initiated results in the successful transfer of funds.

The screenshot shows the 'Add an Account Balance Alert' form (4). The form fields are:

- ACCOUNT***: FREE BLUE (\$7,770.72)
- DESCRIPTION**: Alert with account balance
- FREQUENCY***: Every Month
- DAY OF MONTH**: Last D.O.M.

At the bottom, the 'SEND TO' section has:

- Alert Inbox
- Primary Email: johnsmith@example.com

Buttons for 'Cancel' and 'Save' (5) are located at the top right of the form.

ONLINE BANKING WITH

BLUE IQ

arvest.com/BlueIQ

ARVEST[®]

Member FDIC

December 2020