



ARVEST® 2022 Corporate Social Responsibility Report

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Our Commitment:

Making a Positive Impact for All

At Arvest, we are dedicated to enhancing the lives of our customers, community members and associates by making intentional, positive changes in how we do business. Our core values fuel our commitment to provide solutions that embrace change and move us forward as a society.

To make a positive impact, we continually listen to our customers and associates, engaging in productive discussions to better understand their needs. This input drives us to build a more diverse and inclusive culture, focused on strengthening our communities and providing opportunities for all.

Our 2022 Corporate Social Responsibility Report celebrates our continued efforts to make a difference and highlights the real impact we make when we leverage the power of our resources for the greater good.



Message From Our President & CEO



Kevin Sabin Arvest President & CEO

From the types and amounts of food we eat to juggling our personal and professional lives, we hear a lot about balance these days. And whether it's around what we eat or work-life, the slightest misstep or distraction can cause us to lose that balance.

The same is true in today's banking industry: We are continually pushed and pulled by various forces.

In 2022, Arvest sought balance by embracing what may seem like two opposing forces – a multi-year transformation strategy and staying true to the principles and practices that have guided us for more than 60 years. It was a delicate undertaking at times, to be sure, but we believed it was the best way to continue improving the lives of those we serve including our communities and our associates.

The decision to undergo a transformation stemmed from rapid shifts around customer financial needs and behaviors, and the expectation for a consistent customer experience across all our delivery channels. By exploring where the market was going and identifying where we wanted to excel, Arvest began to prioritize our investments across our people, processes and technology.

Continued...

We announced our first Chief Transformation and Operations Officer, who led Arvest into a five-year partnership with Google. Designed to both enable and accelerate our digital transformation, the partnership allowed us to leverage Google's artificial intelligence and machine learning tools to enhance customer experience and streamline our banking services.

At the same time – and again by listening to those we serve – Arvest reaffirmed our fundamental belief that community banks remain at the center and heart of the communities throughout our footprint and beyond. We were reminded of this truth as we sought not only to embrace change, but to drive it.

We introduced new products and services to meet customers where they are in life. That includes the Arvest Opportunity Fund, which provides individuals, families and businesses lending options they may not have had access to previously. This is one of the many ways we seized opportunities to innovate and deliver financial solutions for customers. And we're just getting started.

We continued to recognize and understand that community-focused banks like Arvest are vital partners to those who live, work, invest and volunteer in the same places we call home. Regardless of the

new forms competition and disruption took – or even the transformative ideas we implemented to better serve those who depend on us – we rededicated ourselves to committing the time and resources our customers, communities and associates need to be successful.

Our workforce and culture continue to drive our results. From the great work our Associate Impact Groups are doing to drive change internally and externally to the talent coming from our internship program, it's easy to see why Arvest continues to receive national and regional accolades.

It is my hope that the following pages, our second Corporate Social Responsibility Report, reflect the effort Arvest expended in 2022 to stay true to our core philosophy – to always be active and involved members of the communities we serve and to put the needs of our customers first – while also transforming some of the means we used to get there.

At times, it felt like a balancing act. But strengthened by a focus on our mission – people helping people find financial solutions for life – we never wavered.

Kevin Sabin
Arvest President & CEO

About Arvest

Arvest is known for both our commitment to the communities we serve and for employing a highly skilled and diverse workforce. We strive to continuously innovate and improve our products and services, keeping customers at the center of everything we do. We invest in our associates to better prepare them to meet the needs of our customers now and in the future. With more than 220 banking locations in more than 110 communities in Arkansas, Kansas, Missouri and Oklahoma, we help more than 830,000 retail, business and customer households find financial solutions through our growing list of services, including loans, deposits, treasury management, wealth management, credit cards, mortgage loans and mortgage services.

Our Mission

People helping people find financial solutions for life.

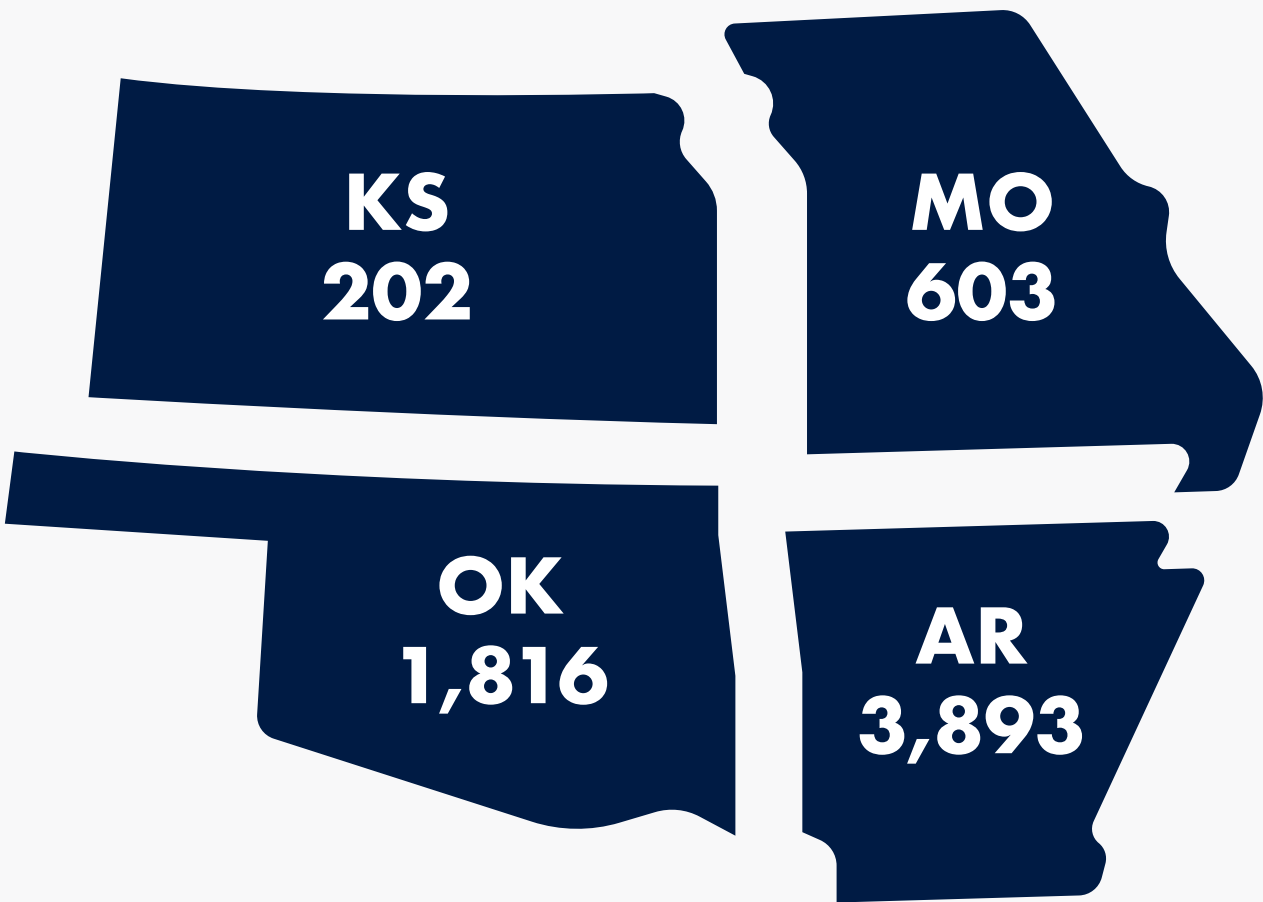
Our Vision

To be the financial services provider of choice in the trade territories we serve.

Our Core Values

Strive for Excellence. Communicate Openly.
Drive Change.

Number of Associates By State



**Associates in other states = 80*

Communities	114
Branches	225
Total Associates	6,594
Asset Size	\$26.46 Billion

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Our Community

We believe that playing an active role in fostering the well-being of our neighbors is key to strengthening our communities and helping people reach their full potential. Through our corporate giving and volunteer programs, we strive to make positive impacts in the places we call home.

Investing in Our Communities

Volunteering is a key part of how we support our neighbors and improve our communities. Our associates live and work in the communities we serve, creating a drive for positive impact that goes beyond just time and expertise. To make a positive social impact, we continually nurture relationships and seek opportunities to engage in meaningful work.



Volunteering Efforts

1,089

Total Volunteers

20,619

Total Volunteer Hours

2,115

Community Reinvestment Act Hours*

1,000+

Organizations Served

**The Community Reinvestment Act encourages financial institutions to help meet the credit needs of the communities in which they do business.*

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Spotlight On Volunteering

Helping Hands



Lawton, Oklahoma

Lawton associates donated their time to help Edison Elementary School with cleaning and organizing as part of United Way of Southwest Oklahoma's Day of Caring. They're one of many Arvest associate groups across our footprint that help with local projects during United Way's popular volunteer event.



Springfield, Missouri

Springfield associates volunteered at the Ronald McDonald House Charities of the Ozarks by preparing and serving warm meals to resident families as part of its Family Dinner Program. Our associates understand the importance a hot meal and a friendly smile can be for families dealing with a crisis.



Stillwater, Oklahoma

Arvest associates volunteered their skills for the construction of a new home during a Stillwater Habitat for Humanity build. The home will provide a safe new start for a family living on a poverty-level income. It's one of many Habitat projects our company and associates support throughout our communities.



Fort Smith, Arkansas

Aside from being a company sponsor, Arvest associates donated their time to Fill the Bus with school supplies. The annual two-day campaign, hosted by United Way of Fort Smith Area, accepts donations from the community to help families provide their kids with everything they need to have a successful school year.

Driving Change

When our community partners prosper, so do all of us. These organizations are at the forefront of addressing critical needs in our communities. At Arvest, we are committed to supporting their mission to ensure everyone has access to resources and opportunities to thrive.



“Helping those in need is a big part of Arvest’s DNA.”

- David Madigan, Arvest President of Southwest Oklahoma Region

Local Sponsorships & Donations

Across our footprint, local Arvest bank markets support nonprofit organizations through donations and sponsorships.



\$1,429,860
Community
Development



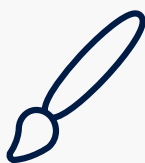
\$751,346
Education



\$565,985
United Way



\$198,550
Health Care



\$240,155
Arts & Culture



\$238,572
Other

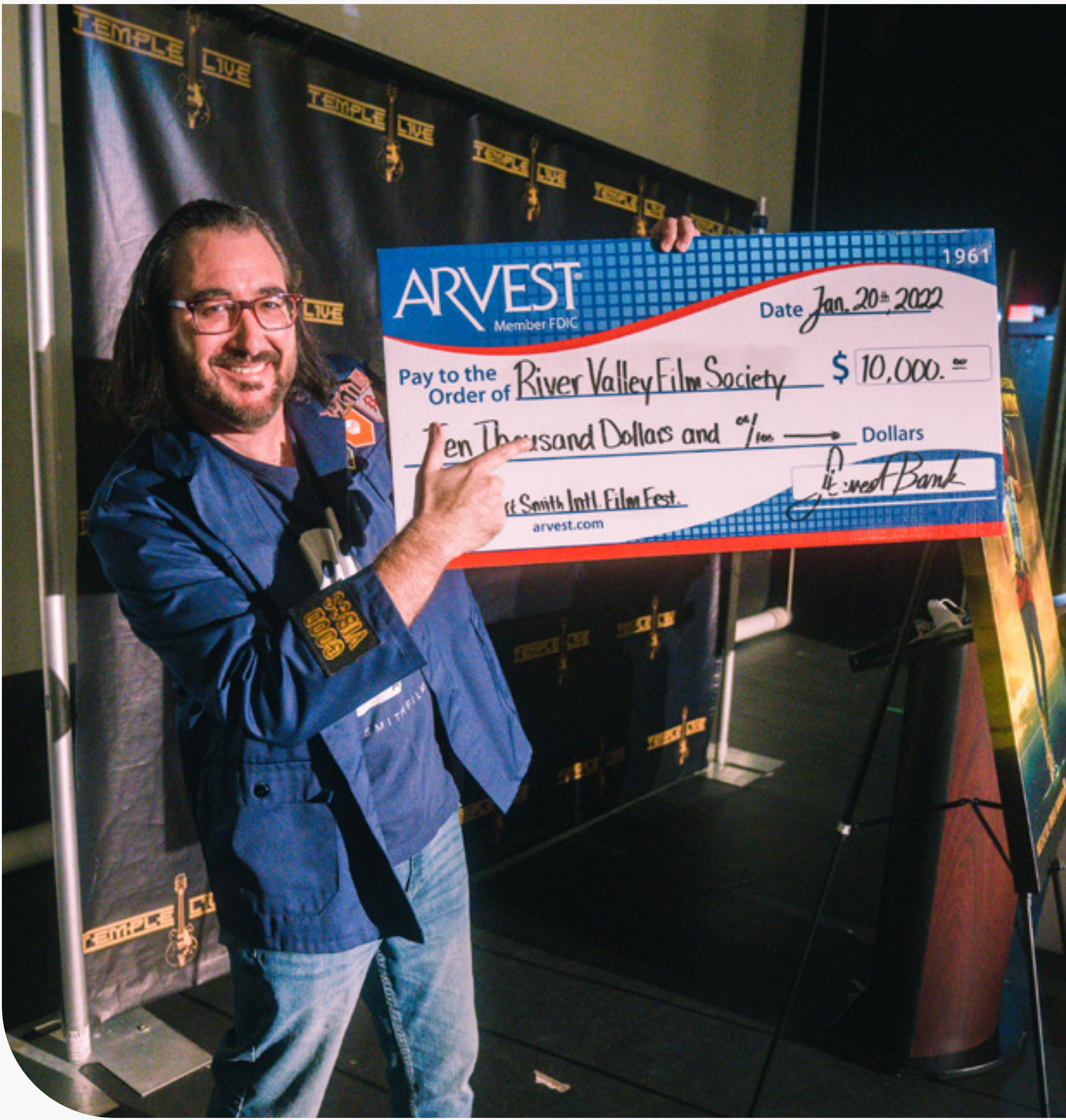


\$224,120
Million Meals



\$71,019
We Love Teachers

\$3,719,607 IN 2022



Our Fight Against Hunger

Since 2011, Arvest has raised more than 20 million meals to help fight hunger in our footprint through our Million Meals campaign. Our decision to provide one million meals was based on the fact that hunger is an issue in every community we serve. Households continue to experience food insecurity, having difficulty providing enough food for their household members due to lack of resources.

In 2022, with the help of customers, community members and associates contributing monetary donations during a two-month period, we raised 1.92 million meals to support 75 local food partners in 2022 in our four-state region.

A healthy community is a strong community, and we're proud to partner with organizations that help fight hunger daily.



1.92 Million

Meals raised in 2022

75

Local food partners
in 2022

20.67 Million

Meals raised since 2011

\$3.7 Million

Funds given directly to
food partners since 2011



Spotlight On Hunger

Feeding Our Communities



Little Rock, Arkansas

The Arkansas Food Bank received more than \$33,000 through the Arvest Million Meals campaign to support its mission of fighting food insecurity in central and southern Arkansas. The food bank is the leading hunger-relief organization in Arkansas and serves children, families and seniors through a network of food pantries and programs.



Kansas City, Missouri

Through contributions collected in greater Kansas City, Arvest Million Meals raised \$30,000 to support Harvesters — The Community Food Network in Kansas City and the East Central Kansas Economic Opportunity Corporation. The two nonprofit organizations support their low-income neighbors with a variety of services, including food pantry assistance.



Yellville, Arkansas

Arvest associates, community members and customers raised more than \$36,000 to support three community organizations in north central Arkansas. Through the Million Meals campaign, more than 182,000 meals were donated to the Food Bank of North Central Arkansas, Mercy Mall of Harrison and Yellville Area Food Closet.



Tulsa, Oklahoma

For every \$1 donated, the Food Bank of Eastern Oklahoma can provide four meals to a family in need. Thanks to the contributions of Oklahomans in 2022, Arvest Million Meals campaign was able to donate more than \$33,000 to area food banks in the Tulsa region, including \$13,500 to the Food Bank of Eastern Oklahoma.

Supporting an Educated Community

Teachers are some of the most important members of our communities, and they are critical in helping prepare children to be successful members of society.

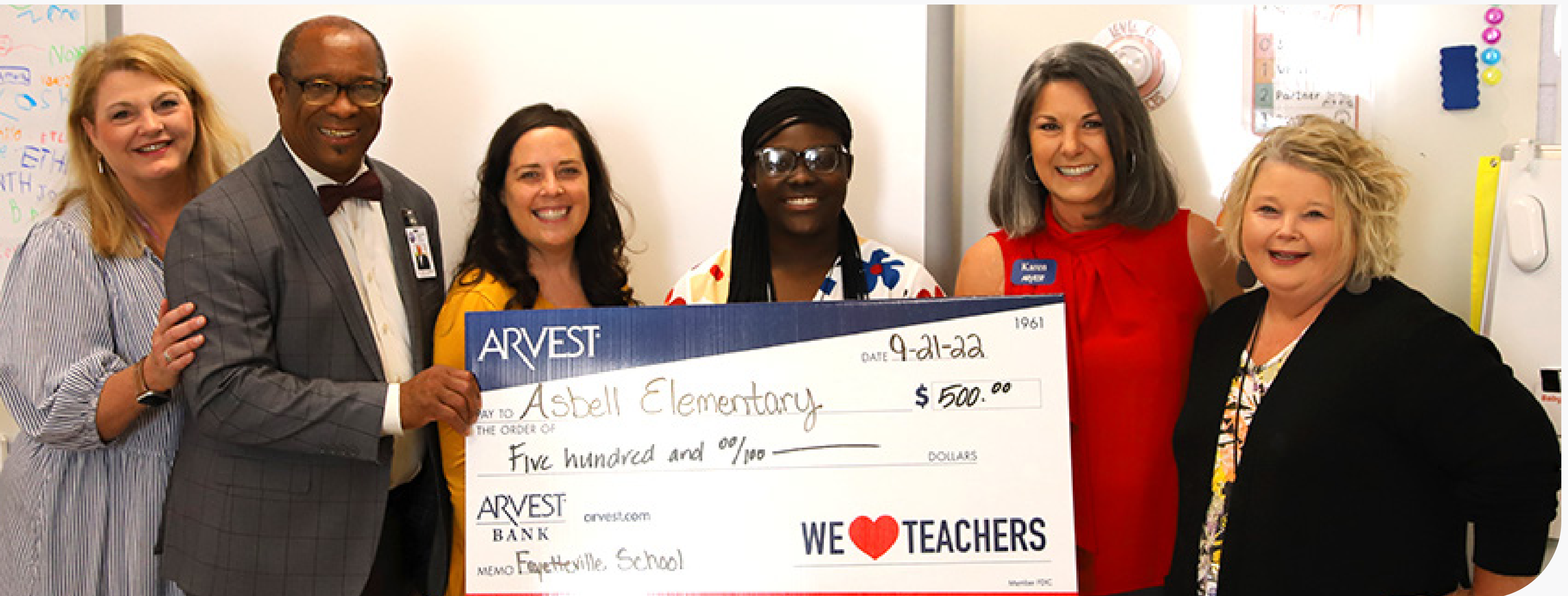
Our annual “We Love Teachers” campaign aims to support teachers in their mission to raise tomorrow’s leaders by helping with classroom needs. In 2022, Arvest donated more than \$72,000 to local teachers who work at public state-funded schools throughout our four-state footprint. The initiative provided 145 individual teachers with \$500 gifts to be used for their classrooms. Recipients were selected by partnering schools’ administrations based on classroom needs.

This campaign first began in 2016 by our Oklahoma-based banks and has since grown to a bank-wide effort. Over the last seven years, Arvest has awarded more than \$396,000 to 793 teachers in Arkansas, Oklahoma, Missouri and Kansas.



WE  **TEACHERS**

We Love Teachers



\$72,500

Awarded in 2022

145

Teachers Supported in 2022

\$396,500

Awarded since 2016

793

Teachers supported since 2016

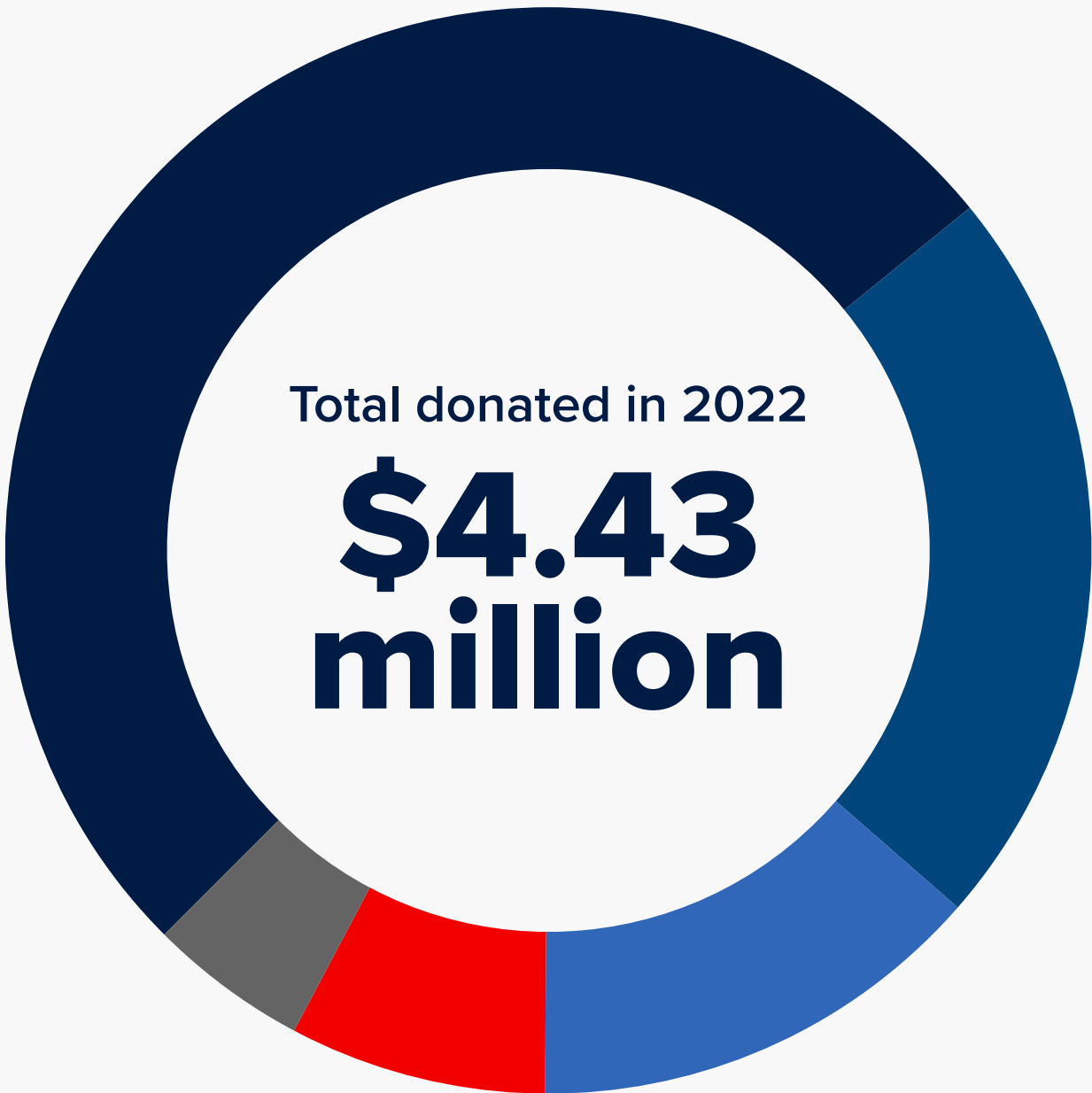
Arvest Foundation

Our commitment to help individuals, families and communities thrive cannot be accomplished without the work of local nonprofit organizations. Through these relationships, we are better able to understand community needs and support sustainable programs that make a difference.

Along with sponsorships and donations made within our local bank markets, the Arvest Foundation provides financial impact gifts to local charitable organizations that are dedicated to improving the quality of life in the communities they serve. In 2022, the Arvest Foundation awarded more than \$4.4 million to various governmental, educational and charitable 501(c)(3) organizations throughout Arkansas, Oklahoma, Missouri and Kansas.

While the major focus for the Arvest Foundation is community development and K-12 education, its grant program supports a variety of local organizations that are making an impact and uplifting their communities.

Programs	Amount
Community & Economic Development	\$2.68 million
Education	\$968,650
Arts & Culture	\$358,800
Health Care	\$284,000
Other	\$146,500





Spotlight On Nonprofits

Helping Neighbors in Need



Neosho, Missouri

After a storm damaged the roof of the Help Center in Neosho, Missouri, a \$5,000 donation from the Arvest Foundation was able to help replace it, salvaging the food pantry's items. The Help Center provides meals for approximately 900 families in the Newton County area, where food insecurity continues to burden families and individuals.



Harrison, Arkansas

The State of Arkansas's Martin Luther King Jr. Commission received a \$10,000 grant from the Arvest Foundation to help the commission's efforts to promote diversity and inclusion in the Harrison community. The funds were used to support educational endeavors, cultural performances, exhibitions and public community outreach projects throughout the Harrison area.



Springdale, Arkansas

Arisa Health, a nonprofit behavioral health provider, received a \$15,000 donation from the Arvest Foundation to go toward improvements to their day treatment gym in Springdale. The organization has more than 40 locations across Arkansas and provides community-based comprehensive behavioral health care services including counseling, therapeutic day treatment, school-based behavioral health and primary care.



Bartlesville, Oklahoma

The Arvest Foundation awarded a \$5,000 grant to Stormwalker Ranch to support the organization's mission in "helping horses help people." Located on 140 acres in northeast Oklahoma, the organization is focused on helping people build meaningful connections and relationships through interactions at the ranch. Programs include those aimed at families, students, veterans and other individuals.



Our Customers

Our success is directly related to the success of those we serve. That's why we're deeply committed to delivering solutions and services that meet the needs of our customers through every stage of life. As we have grown, we never lost sight in the importance of being a community-focused banking partner.

Customer-Focused Solutions

We take pride in developing strong relationships with our customers by listening and engaging with them to identify new opportunities and ways to improve their experience. This has enabled us to introduce transformational products and services that help individuals, families and businesses thrive.

Our commitment to our customers has been recognized by *Forbes* magazine as one of the “World’s Best Banks” four years in row, ranking Arvest 20th among U.S. banks in 2022.

“By keeping the focus on the customer, we’re able to build partnerships that create a lasting, positive impact on our communities.”

– Rodney Shepard, Chief Customer Experience Officer



4x
4th Consecutive Year as
Forbes World’s Best Banks



Delivering Transformational Solutions

Homeowner Assistance Fund

The Homeowner Assistance Fund (HAF) is a \$9.61 billion federal program to help households nationwide that were behind on their mortgages and other housing-related expenses due to the impacts of COVID-19. Each state/territory managed their own programs, and in 2021 and 2022, Arvest played a key role in piloting the Arkansas program.

The continuous outreach that Arvest conducted via customer calls, website resources, letters and email campaigns greatly increased homeowners' awareness of the program. Arvest mortgage customers received \$6.1 million HAF funds through 689 loan touches. These funds helped homeowners prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy savings, and displacement.

\$6.1 million funds distributed

689 loans supported

Braille Debit Cards

We constantly find ways to enhance the customer experience by offering a variety of products and services that make banking easier and more convenient.

In August, with the help from our Associate Impact Group ArBilities, we introduced Braille debit cards for our visually impaired customers. The cards function the same as a traditional debit card but feature Braille on the front of the card. Two lines of Braille provide the card number and a third line features the card's expiration date and three-digit security code.

The debit cards are one of the many ways we strive to create financial inclusion. Arvest ATMs also feature Braille at every touchpoint and headphone ports featuring voice guidance to help visually impaired customers with their transactions. Additionally, headphone ports are available to provide voice guidance through menu and transaction options until completion.



Opening the Door to Opportunities

Arvest Opportunity Fund

Arvest Bank was pleased to introduce the Arvest Opportunity Fund in March 2022. A wholly owned non-bank subsidiary, the Arvest Opportunity Fund provides lending to individuals, families and businesses unable to access traditional banking products and services.

As part of the Arvest Opportunity Fund program, loan recipients agree to receive financial education coaching for 12 months after funding. Delivered by professional educators and community partners, the financial education program addresses recipients' specific needs and challenges as they work to improve their financial standing to the point where they can eventually meet traditional bank lending standards.

The Arvest Opportunity Fund launched in select regions in mid-2022 and went bank-wide in August 2022. By year's end, the Arvest Opportunity Fund provided loans and lines of credit to 60 small business customers, with total volume of funding reaching more than \$1.21 million.

We believe that this is not only the right way to do business, but it's a crucial driver in the economic health, stability and security of the communities we serve. That includes the underbanked. We look forward to helping more customers and introducing additional services in the years to come.

First-Year Highlights

60 small business customer loans

\$1.21 million in funding

"We want our customers to grow, thrive and achieve lasting success. Our lending and financial education efforts are intended to help them clear whatever hurdles they may be facing."

– Hillis Schild, Arvest Opportunity Fund Executive Director

Commitment to Financial Literacy

Money Matters

Since 2016, Arvest Bank has sponsored a multi-week financial education series, in partnership with Saint Mark Baptist Church in Little Rock, Arkansas, to help participants improve their personal finances. The idea for the free program came from Deacon Marcus Thomas, who is a financial planner, after noticing those who were using the church to help with food and financial needs had an information gap when it came to their understanding of credit and creating a budget. In 2012, the church decided to make budgeting classes part of the benevolent process, requiring recipients to attend “Money Mondays.” Deacon Thomas conducted his first class in 2013 and recruited banker La’Twan Cheatham to assist because of his consumer credit background. In 2016, Arvest became an official sponsor to help grow the program, which later became “Money Matters.”

These two-hour classes are held once a week in the evenings and are open to the public. Sessions cover cash flow planning, debt elimination strategies, retirement planning, investments and more. Since its inception, Money Matters has conducted 20 sessions with approximately 7,260 individuals receiving financial education.

Total sessions conducted: 20

Individuals helped: 7,260





Our Associates

In 2022, our transformation journey continued as we focused on a collection of initiatives and strategic steps to ensure we met our customers' needs. Achieving generational success means being intentionally inclusive, focused and agile, inspired by our mission to help people find financial solutions for life. The force behind our transformation, innovation and inclusion? Our associates.

Fostering a Values-Driven Culture

Our people-focused culture and willingness to adapt and innovate is reflected across multiple areas, including our extensive benefits package, open-door policy and opportunities for associate-focused discussions around social matters to drive understanding. Each associate has their own unique journey, and we are committed to listening and providing them with the resources they need along the way. By focusing on the growth and development of our people, we are better positioned to make a more rewarding experience for our customers.

We believe in the value diversity provides and in the innovation that inclusion creates. We embrace diversity and are committed to making it a celebrated and valued element of our associate and community landscape. Our focus on creating a value-driven workplace was recognized in 2022 through various awards, including *Forbes* Best Large Employers in America and *Newsweek's* Most Loved Workplace.



What Our Associates Say

According to the 2023 Best Employers Insights Report based on data gathered in 2022, Arvest performed higher than the industry average in five of six categories when employees were asked to rate their “willingness to recommend” Arvest as an employer of choice.

Scoring based on a scale from 1-5:

	Arvest	Industry Average
Salary/Wage	4.6	4.0
Workplace	4.5	4.1
Diversity	4.5	4.3
Image	4.5	4.3
Atmosphere	4.3	4.1
Working Conditions	4.2	4.3



Diversity, Equity & Inclusion

We believe Diversity, Equity and Inclusion principles are not just what we do but who we are and how we lead. Our mission is to help all people find financial solutions for life. We are committed to building inclusive work environments, exploring approaches to serving our customers and identifying ways to be more impactful in the community. Arvest was founded on the essence of supporting communities and associates, and that continues today. Our journey toward inclusion is led with the full and public support of our President and CEO Kevin Sabin. This level of commitment has provided a pathway for driving accountability and engagement across our organization.

How we go about activating Diversity, Equity and Inclusion differentiates Arvest. We believe equity is essential to fulfilling a social responsibility imperative that drives innovation and engagement to create a competitive advantage and equip people to achieve their highest potential. Leading a proactive people-first Diversity, Equity and Inclusion approach means thinking ahead to address needs and develop programming that resonates with the communities we serve. We do this through our three Diversity, Equity and Inclusion pillars: Community, Associates and Business.

The impact across these pillars is executed through a multi-prong approach which includes the development of our workforce through specific training, leadership and exposure opportunities, as well as the critical work of our eight Associate Impact Groups. These groups focus on specific, diversity-niche segments to drive community impact, share bank product awareness and provide a safe space for learning about one another's cultural or community experience. The more understanding we can create, the better we can support one another and the communities we serve. With associates and a customer base throughout the United States, we understand diversity is a reality, inclusion is our goal and driving equity is our pathway. Because of these efforts, Arvest was named to *Forbes* Best Employers for Diversity list in 2022.



“Inclusive environments are innovative ecosystems built through listening, valuing and empowering people.”

– Cinthya Allen, Diversity, Equity and Inclusion Officer

Associate Impact Groups

Our eight Associate Impact Groups (AIGs) are a core element of our Diversity, Equity and Inclusion mission. Formed in late 2020, these groups are made up of Arvest associates and directly support underrepresented communities, giving associates and allies an outlet for learning more about various cultures, backgrounds and differing experiences. AIGs provide a safe space to grow professionally and give back to the business by influencing direct business opportunities and partnering with leaders to drive business outcomes. And they create an immense impact that improves workplace productivity, company culture and employee retention, among many other value-adds.



ArBilities
People Disability



DreamCatchers
Native American



ArPride
LGBTQIA+



HOLArvest
Hispanic, Latino and Latinx



ArVets
Veterans



InspirAsians
Asian Pacific Islander



BAAM!
Black and African American



WOW
Women of Work

Participation Growth

As a testament to the importance culture plays in our organization, participation in our eight AIGs has grown annually. In 2022, total membership grew 22% year over year. While each AIG saw an increase in membership, ArBilities led the way with a 26% increase, followed by 25% in Dreamcatchers and 24% in ArVets.

Total AIG Membership

939

Associate AIG Member Rate

14%

AIG Membership Increase YoY

22%

Increasing Inclusion & Awareness

Each AIG develops a specific strategy and roadmap to drive success to its members and the communities it serves. AIG engagement is unique to its affinity group; however, all are connected through a focus on increasing inclusion and awareness.

Our Associate Impact Group's approach to engaging company leaders and building community connections helps deliver market-impacting results and create high-reward professional development experiences for our associates. We are proud that several of our internal and external AIG engagement opportunities were visions our associates made reality through the support and partnership of Arvest leadership.

In 2022, the AIGs engaged in many opportunities to help associates and customers better understand and value the diversity within our workplaces and the communities they serve.

2022 Highlights: Associate Impact Groups

ArBilities

ArBilities partnered with Arvest Card Services to develop and offer a Braille debit card to our consumers. The group also hosted an internal “Different Abilities Series,” which described how differently-abled people navigate daily.

BAAM!

Black and African American (BAAM!) partnered with Human Resources to increase inclusivity by updating the Arvest Dress Code Policy to remove subjective terms and added emphasis on inclusion by stating, “Arvest prohibits discrimination and cultural insensitivity on race-based hair styles and texture, and the right to keep hair in natural, protective styles.” The AIG was also involved in Juneteenth events across our footprint.

DreamCatchers

DreamCatchers led a successful fundraiser to support continuing education for Arvest associates who desire to further their education and development.

InspirAsians

InspirAsians hosted a cultural, culinary opportunity called Battle of the Sous Chef that featured authentic Asian cuisine preparation with lots of dialogue and learning. Arvest President and CEO Kevin Sabin and several Arvest leaders participated in the event.



2022 Highlights: Associate Impact Groups

HOLArvest

HOLArvest partnered with BAAM! to sponsor the Crown of Hope in northwest Arkansas, which supports cancer patients by purchasing wigs. Their joint support resulted in the purchase of 200 wigs, meeting a crucial need for Latina and Black hair. Additionally, HOLArvest initiated efforts to partner with the Arvest Language Proficiency Working Group and Governance Council to develop a comprehensive program to serve Spanish-speaking customers in their language of choice. This recommendation was fully supported by Arvest leadership and work to achieve this goal is ongoing.

ArPride

Arvest was honored to sponsor the Tulsa and Bartlesville Pride festivities, where Oklahoma ArPride members participated in the parade and met with the community at the Arvest booth. The AIG also hosted an American Sign Language for Bankers training. Internally, the group's "Why Do Pronouns Matter" session brought associates together to explain why pronouns are impactful for showing respect and inclusion.

Women of Work

The Women of Work launched Career Collaboration, an educational series that engaged Arvest leaders to provide insight into professional advancement and growth.

ArVets

ArVets raised over \$10,000 for Operation Care Package, a tradition to show active service members warm appreciation. In addition, ArVets delivered and installed over 130 veteran parking signs to branches across the Arvest footprint.



Growth & Career Development

Arvest Talent Management plays a significant role in creating an environment where associates can grow and reach their full potential. We deeply value our associates and are committed to giving them opportunities to pursue their professional interests internally – whatever they might be. A variety of development programs, training opportunities and resources are available to assist associates in crafting their “forever careers” with our organization. As a result, more than 40% of Arvest associates remain employed at the bank for more than a decade.

Continuing Education

We invest in our associates so they can continue to succeed. Training has always been important, but with the speed of transformation increasing and jobs changing so rapidly, it requires an intentional investment in our associates. We want to help them be growth-minded and expand their skills in ways that interest them. We strive to be intentional in equipping internal talent with impactful tools that build on their skills and experience for success. We build programs that benefit lifelong learners. This includes core courses for developing our leadership teams as well as continuing education opportunities through

on-demand training. Virtual training connections, short videos, audiocasts and content clubs are several media streams in our Leadership Library that bring the most relevant content directly to associates.

Developing Tomorrow's Leaders

Platforms such as the Mentor program, Commercial Banker Trainee program, MyCareer and Arvest Leadership Academy provide additional avenues for associates to continually learn and grow. They also provide opportunities to build new relationships across the organization while gaining insight into new lines of business and discovering career opportunities beyond what is considered traditional banking.



**40% of Arvest associates remain employed
with the bank for more than a decade**

Fueling the Future

Ignite Intern Program

Arvest expanded our Ignite Intern Program to focus on providing cutting-edge opportunities to college students through summer internships. Since its launch in 2016, the program has grown over 400%. The 2022 class was the most diverse to date with female and/or Black, Indigenous and People of Color (BIPOC) students representing 68% of this cohort. Of the group, 47% of these interns continued their career journey with Arvest. The group also represented a diverse mix of degree programs, colleges and universities. The program spanned 10 weeks and provided interns the opportunity to work in their fields of interest such as lending, IT, human resources, private banking, wealth management, marketing, communications and project management.

We believe in our associates and their ability to impact the customers and communities Arvest serves. Talent Management ensures our associates have access to the right tools and education at the right time to maximize career growth. Investing in associates is a reason we remain competitive in our industry. Our impact is evident as we continue to build on our commitment to associates and continually improve the resources and guidance we provide.



Internship Success

While finishing course work at college, Pansy Johnson landed a summer internship with Arvest in 2020. It led her to start a career in banking, joining Arvest's Little Rock, Arkansas market as a full-time administrative assistant overseeing property management accounts. A year later, she joined the Arvest treasury management team as a sales specialist supporting commercial and corporate clients. Her career accomplishments and focus on continued education led her to be named one of "The New Influentials: 20 in Their 20s" honorees by *Arkansas Business* in 2022 and featured on the cover of *Arkansas Next: Money* magazine.

ARVEST®