ONLINE BANKING WITH

BLUE IQ

USER GUIDE

ARVEST®

Member FDIC Equal Housing Lender

ONLINE BANKING WITH BLUE IQ

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)

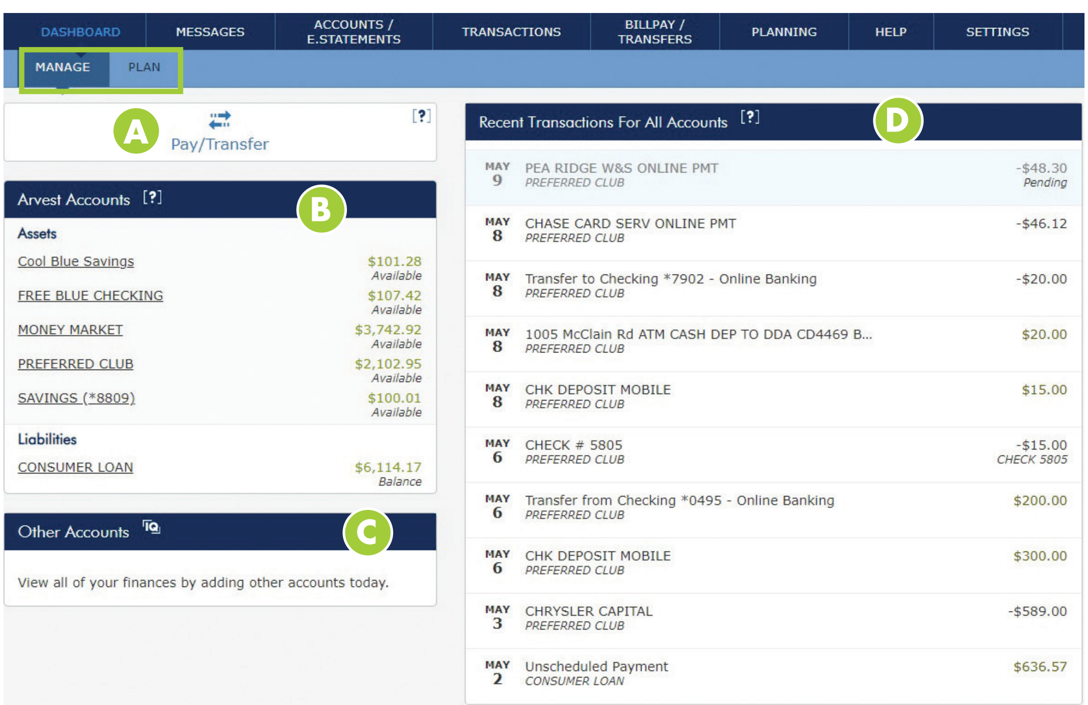
VIEW DASHBOARD INFORMATION

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 IQ 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.

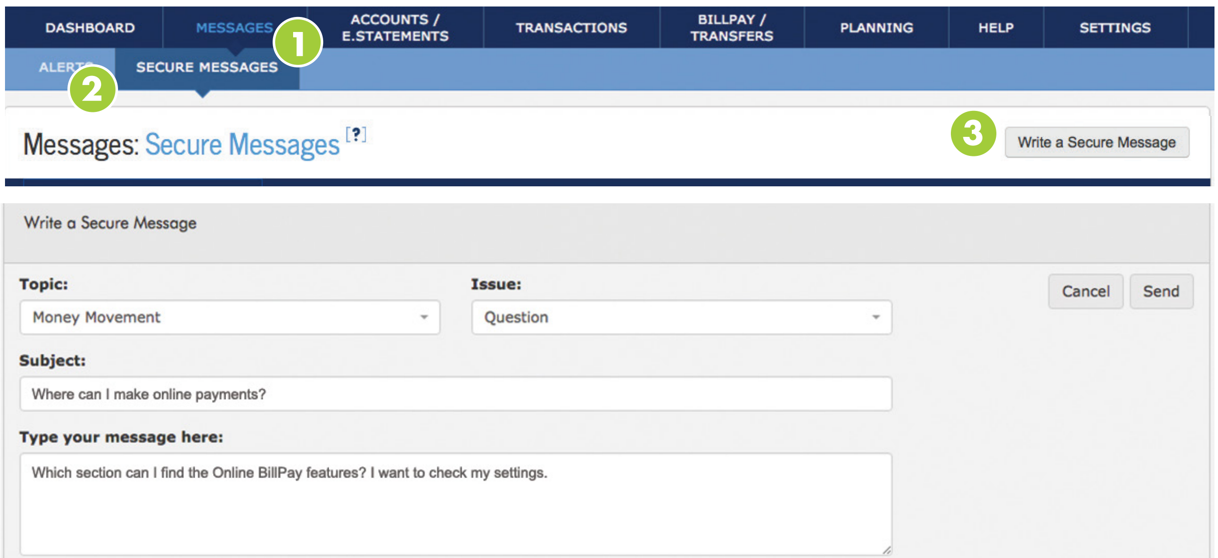


SECURE MESSAGES

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

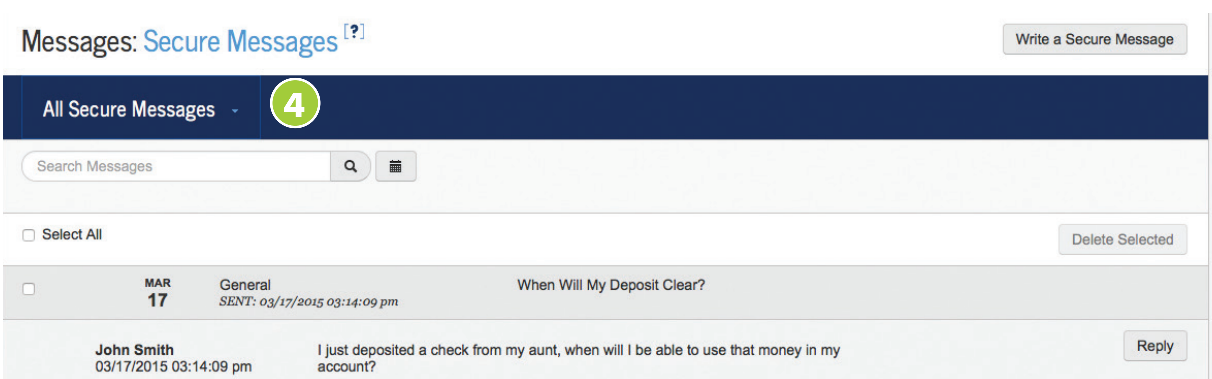
SEND SECURE MESSAGES

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



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.



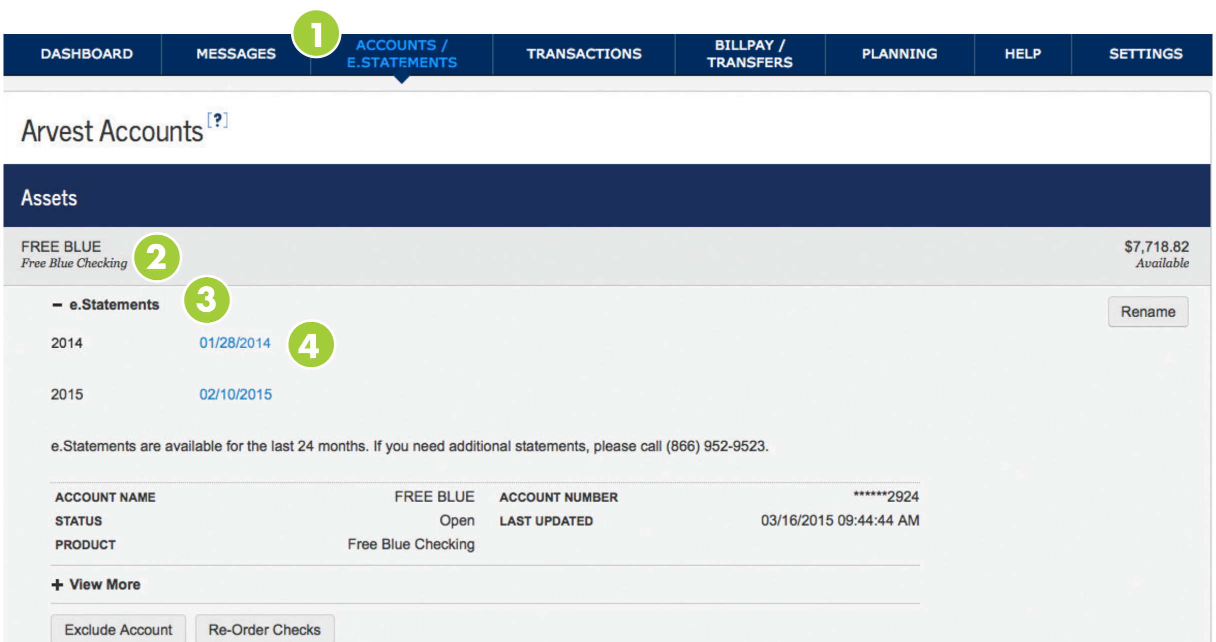
FIND INFORMATION ABOUT YOUR ACCOUNTS

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



OTHER ACCOUNTS

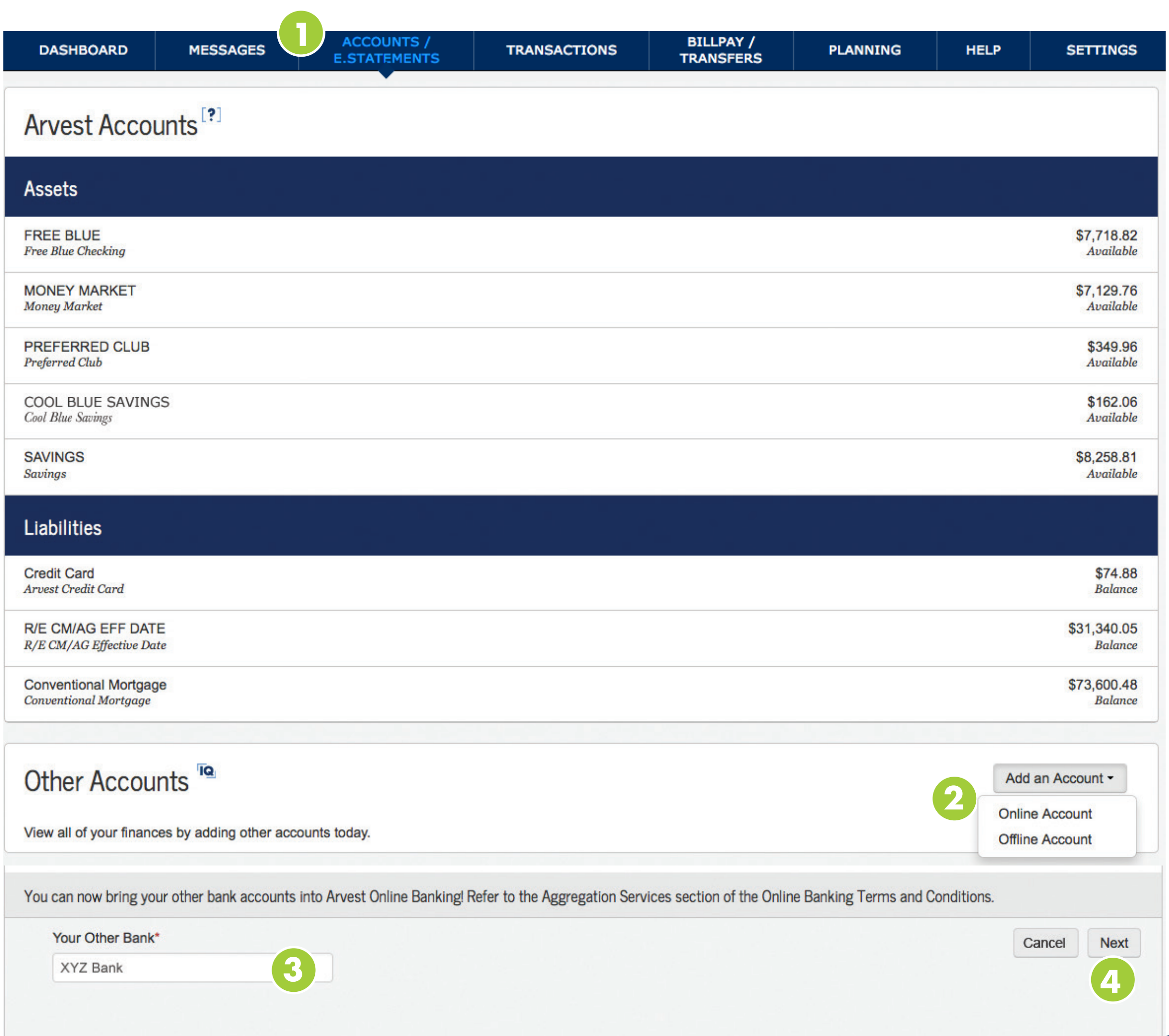
Accounts from other financial institutions can also be added on this tab.

- 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)

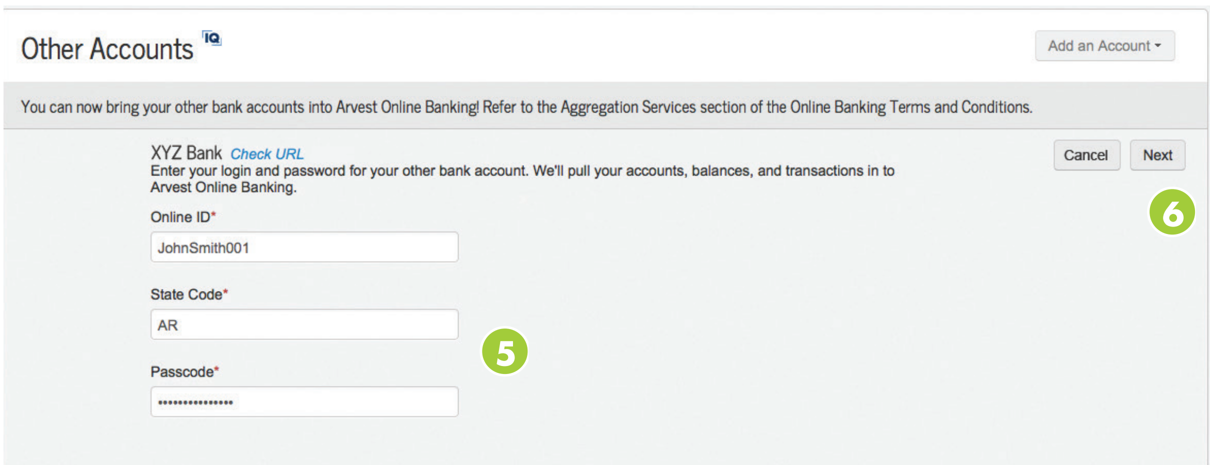
1. Select the ACCOUNTS/E.STATEMENTS tab
2. Select ADD AN ACCOUNT and choose ONLINE ACCOUNT
3. ENTER in financial institution name
4. Select NEXT and follow the instructions

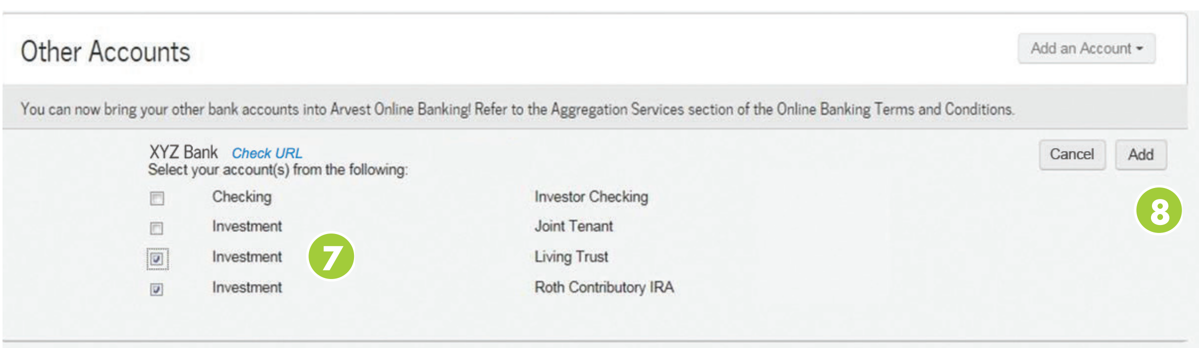
(continued on p. 5)



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

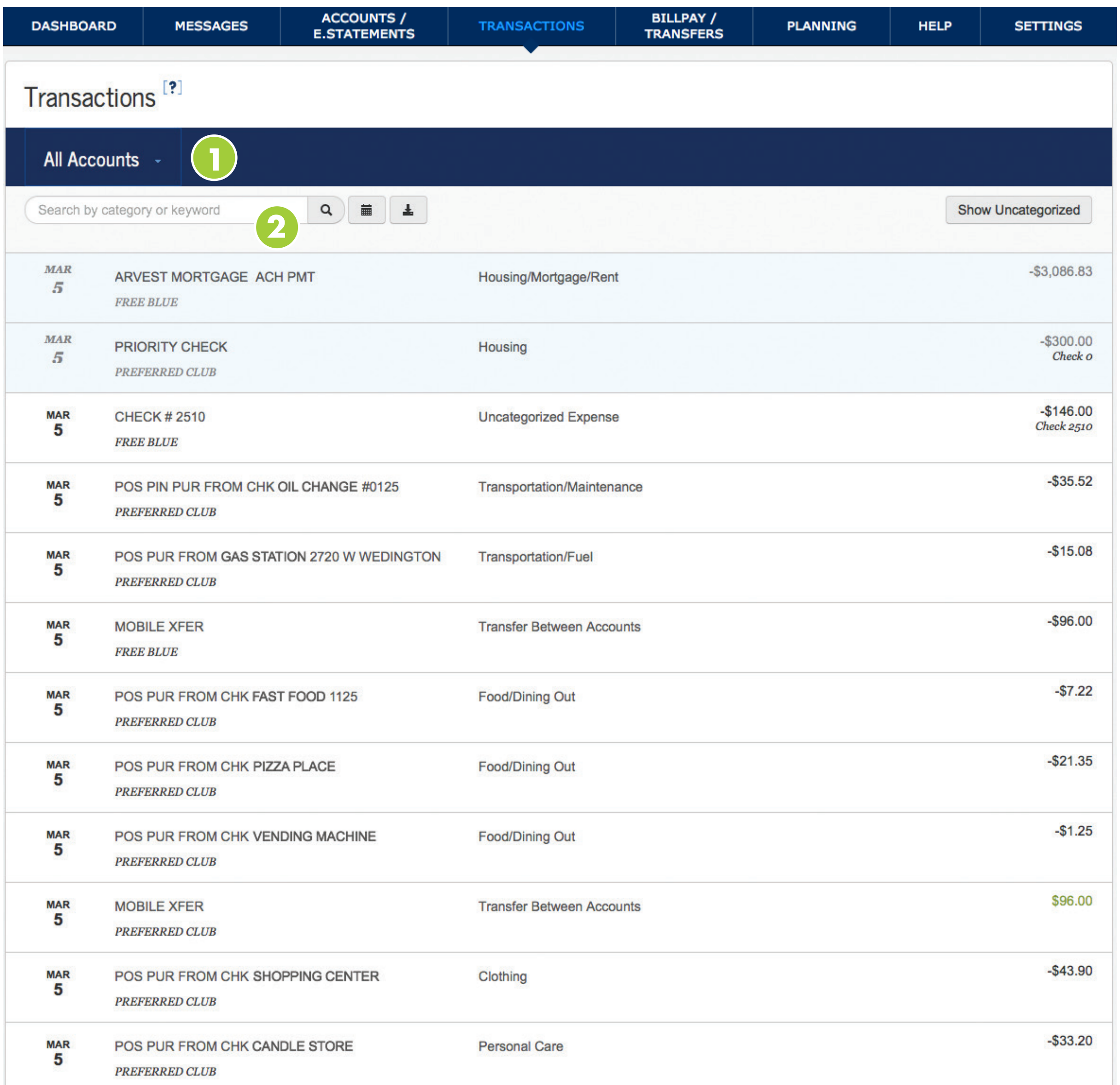




VIEW YOUR TRANSACTIONS

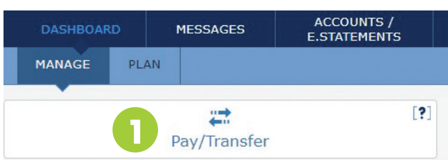
You can view transactions for one, many, or all your accounts on this tab.

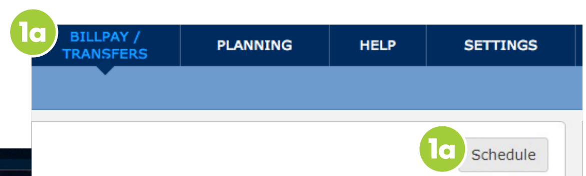
1. CHOOSE which accounts you wish to view by using the dropdown menu
2. Use the SEARCH BOX to find transactions by keyword, amount, date range, category, check number, or check number range.

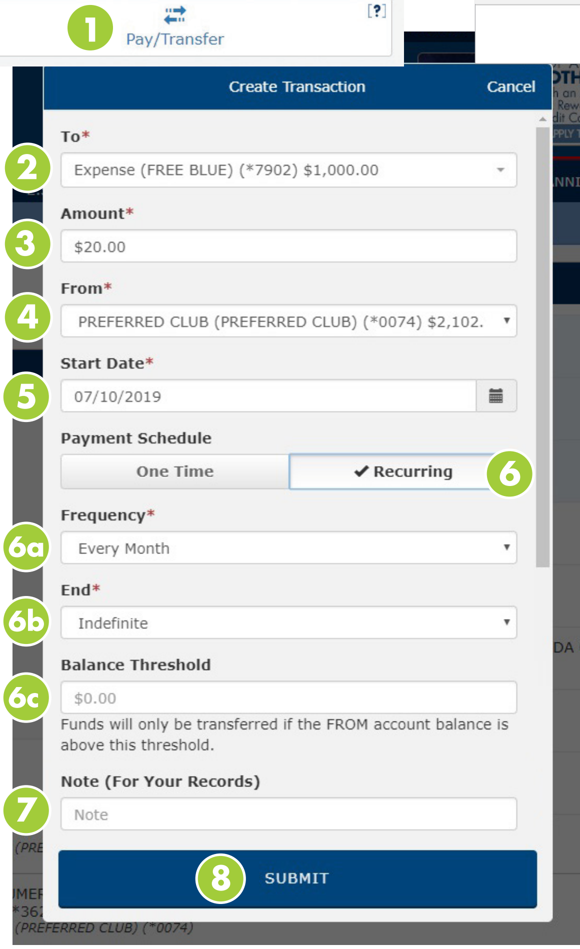


SCHEDULE A TRANSFER (ONE-TIME OR RECURRING)

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

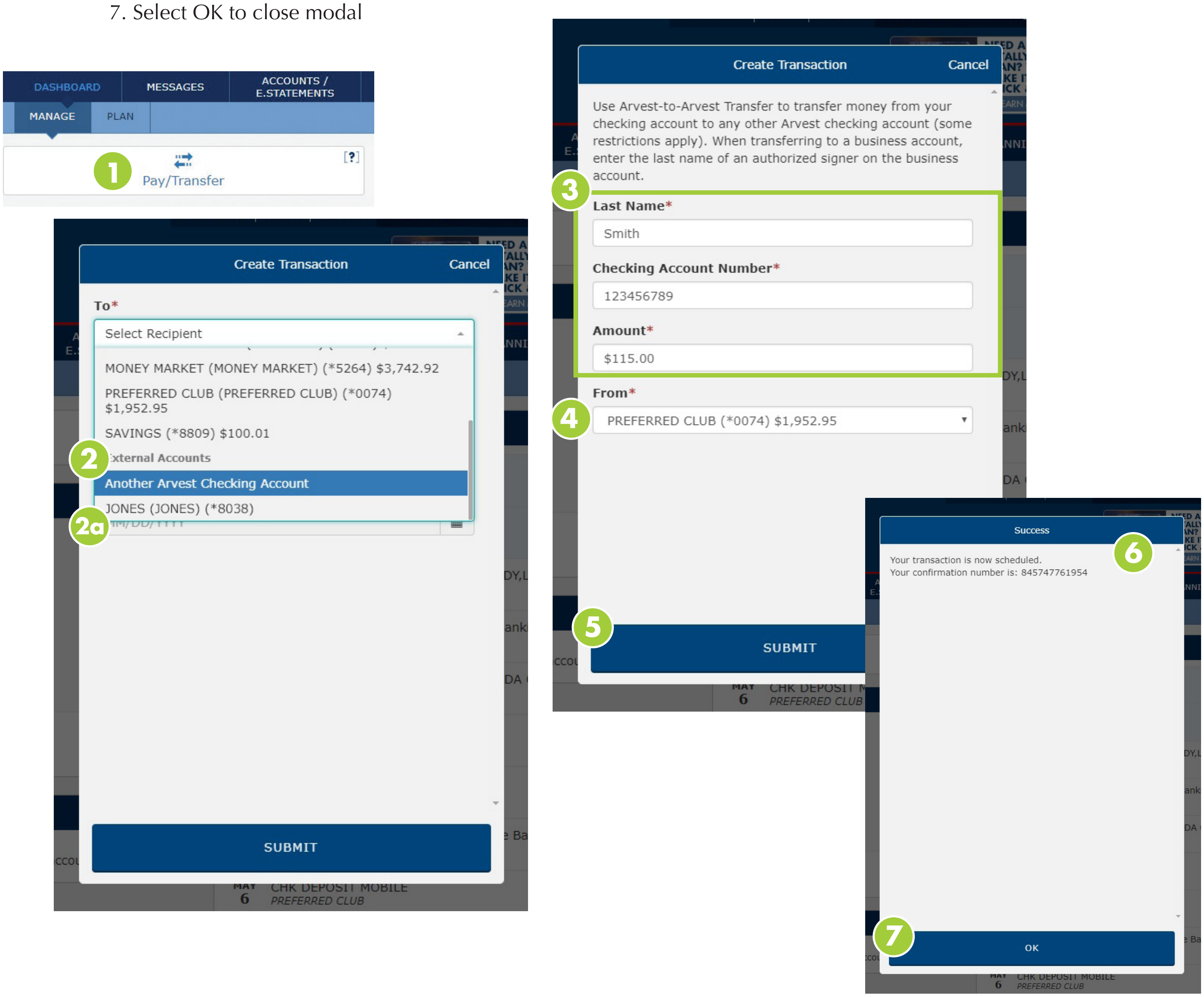






MAKE AN ARVEST TO ARVEST TRANSFER

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



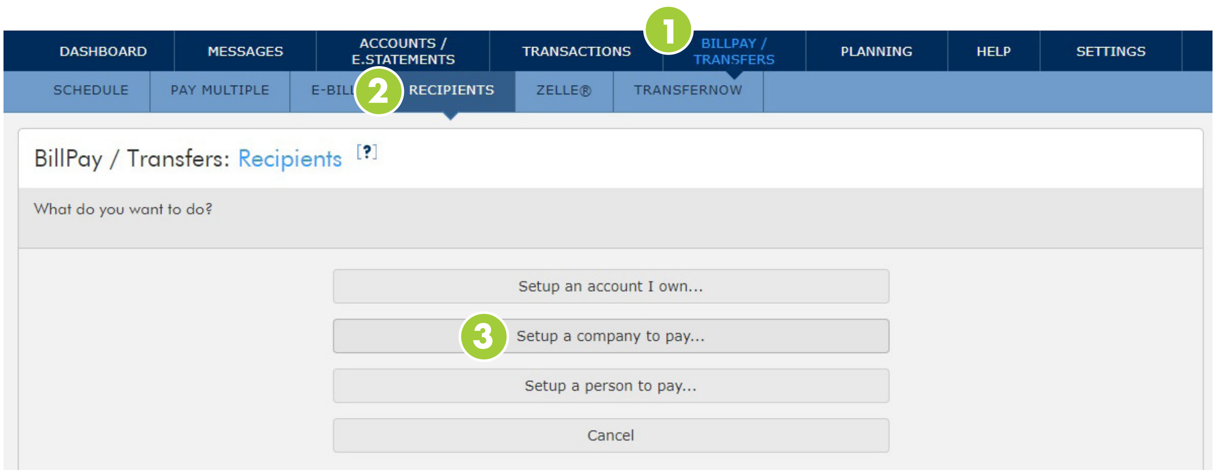
ADD A RECIPIENT TO PAY BILLS

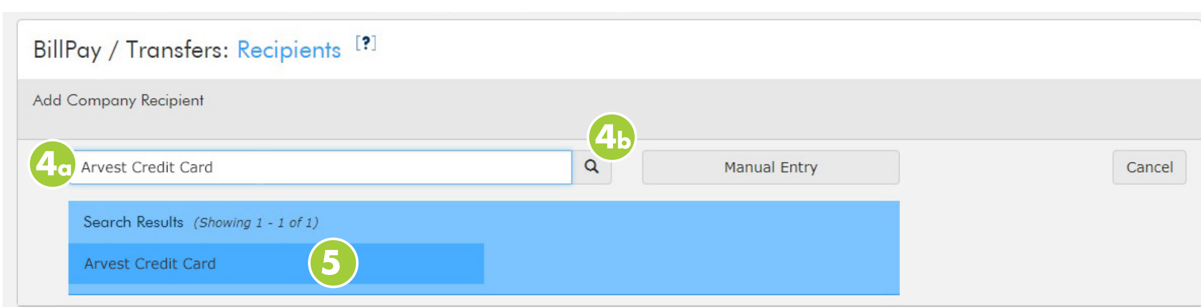
To pay a single bill or multiple bills, you must set up recipient information by following these steps:

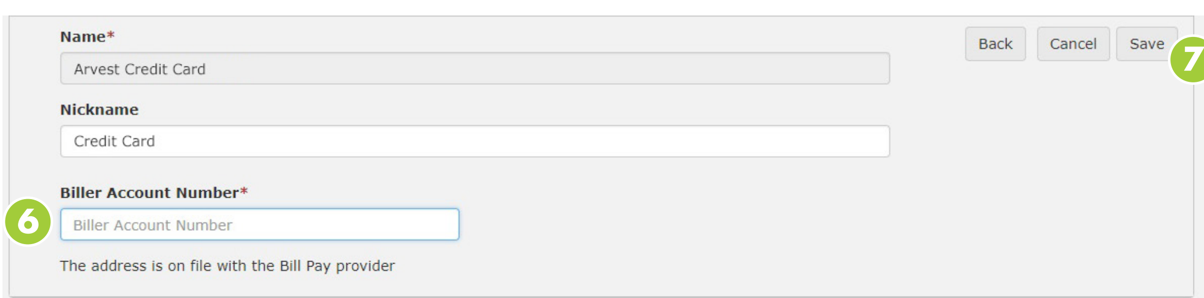
1. Select the BILLPAY/TRANSFERS tab
2. Select RECIPIENTS
3. Select SETUP A COMPANY TO PAY
4. a) TYPE the name of the recipient in the empty box,
   b) Select the MAGNIFYING GLASS 🔍 to search for the recipient
5. Select the correct company from SEARCH RESULTS†
6. Complete required fields marked with an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

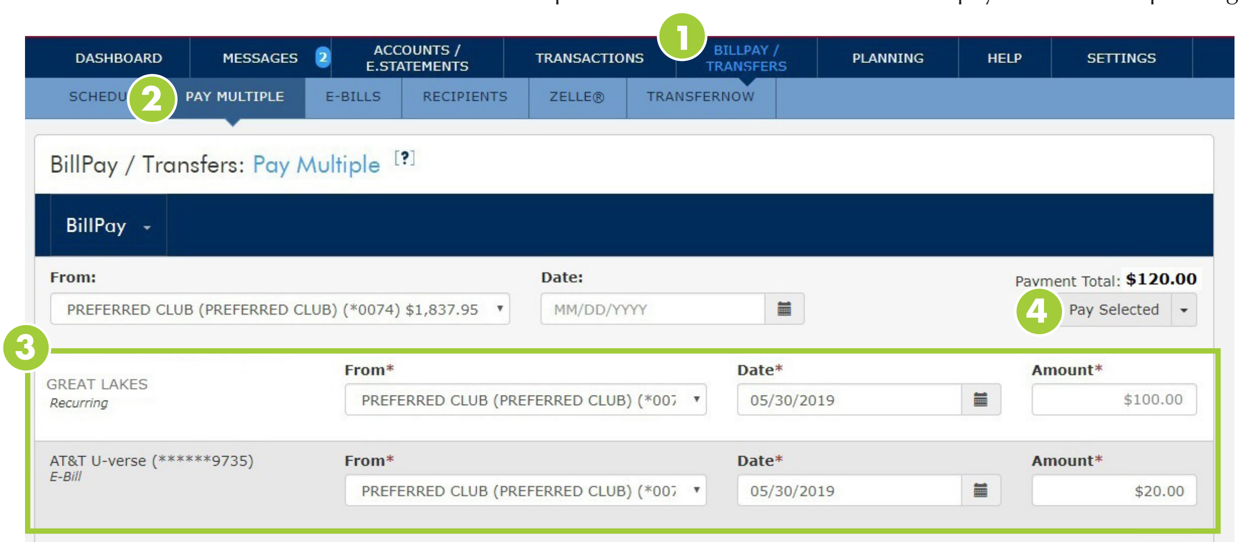


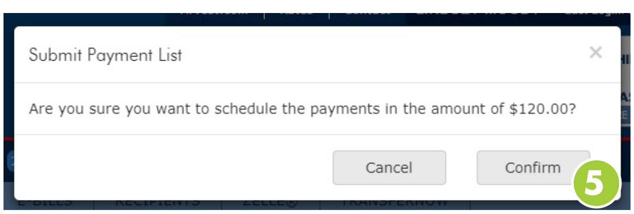


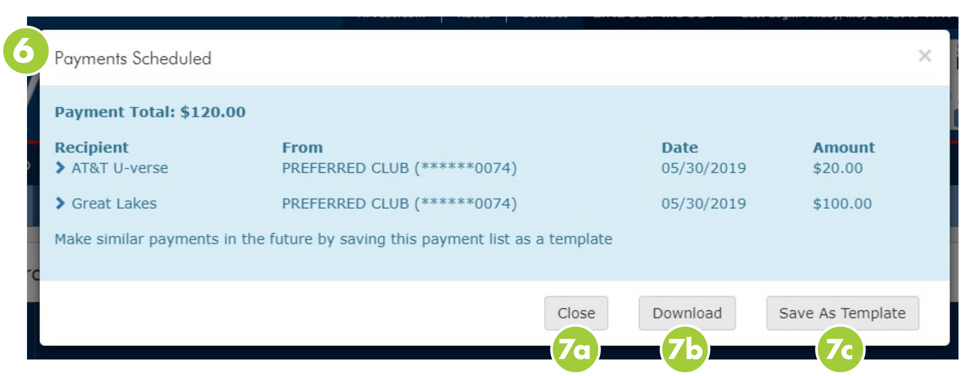


PAY MULTIPLE BILLS

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!

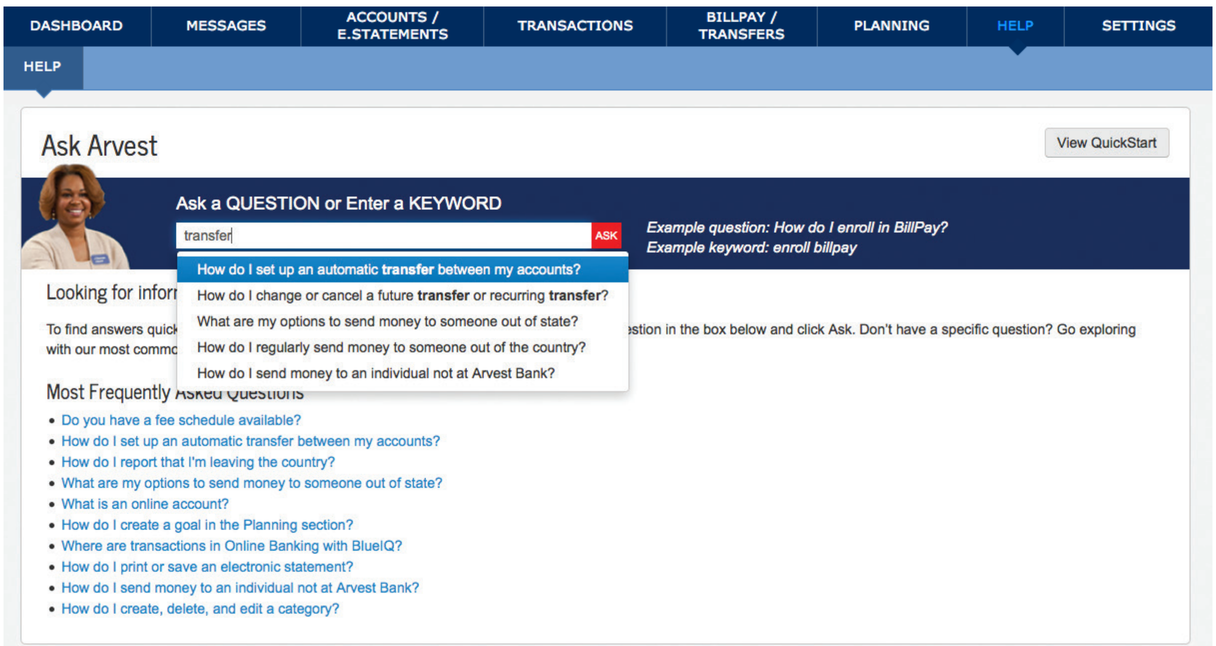






LOOKING FOR HELP?

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.



ACCOUNT SETTINGS & UPDATING YOUR PROFILE

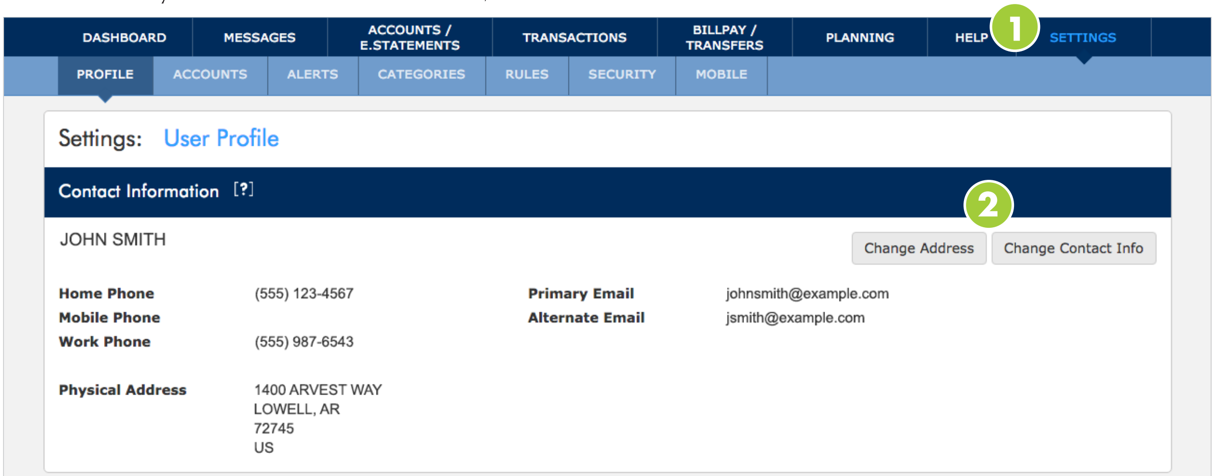
The Settings tab allows you to update your personal contact information, a vitally important part of your relationship with Arvest Bank, as well as set up and manage transaction alerts plus much more.

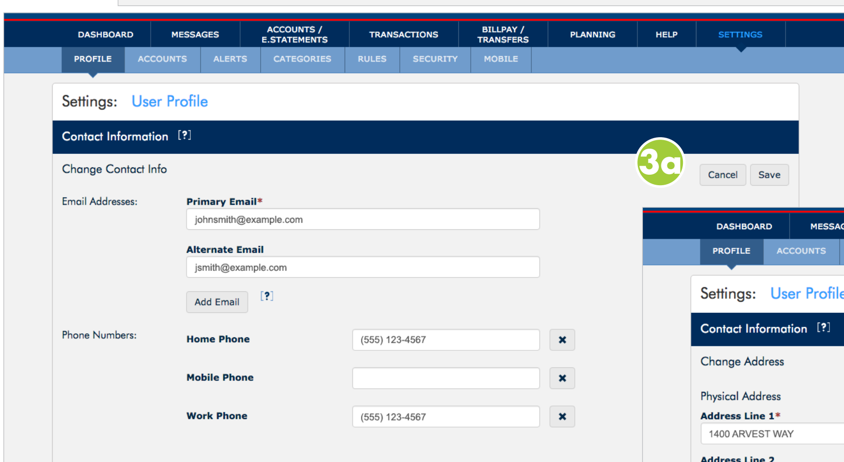
ENTER OR UPDATE YOUR CONTACT INFORMATION

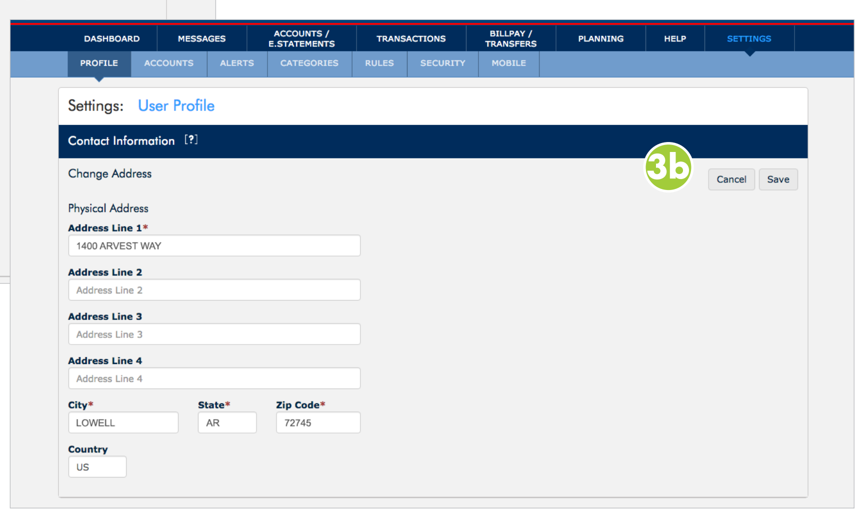
1. Select the SETTINGS tab
2. Depending on the information to update, choose CHANGE ADDRESS or CHANGE CONTACT INFO and enter the appropriate information, making sure to complete required fields marked with an asterisk (*)

3a. Enter your new email addresses or phone numbers, then select SAVE

3b. Enter your new address information, then select SAVE

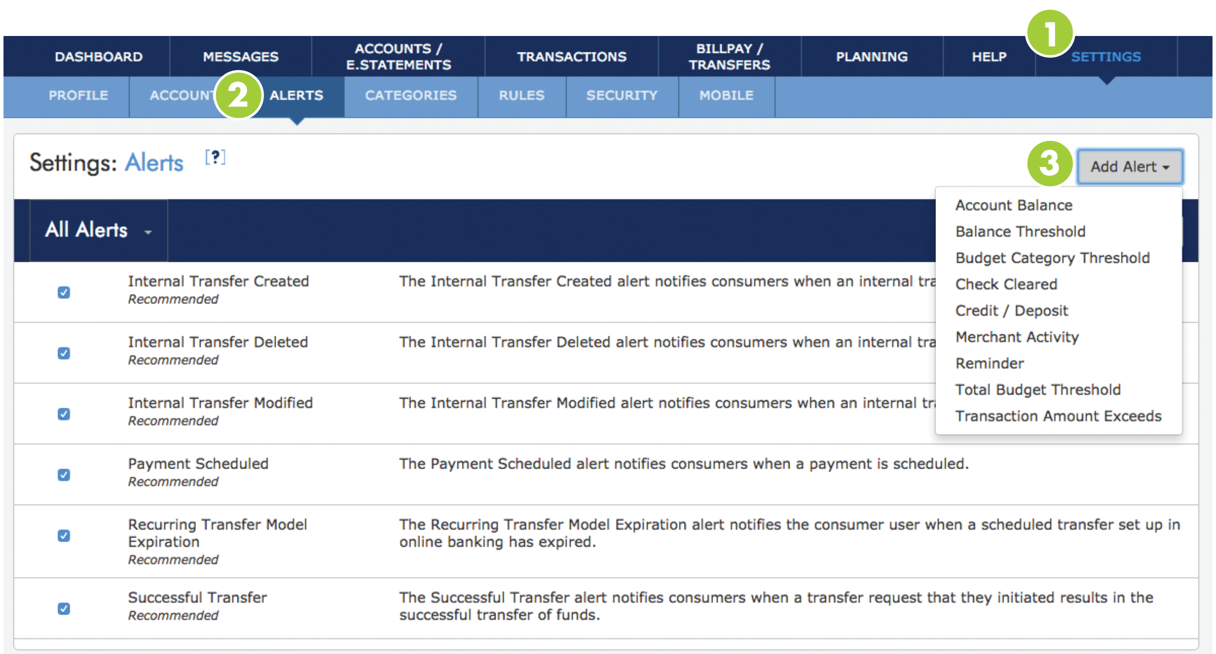


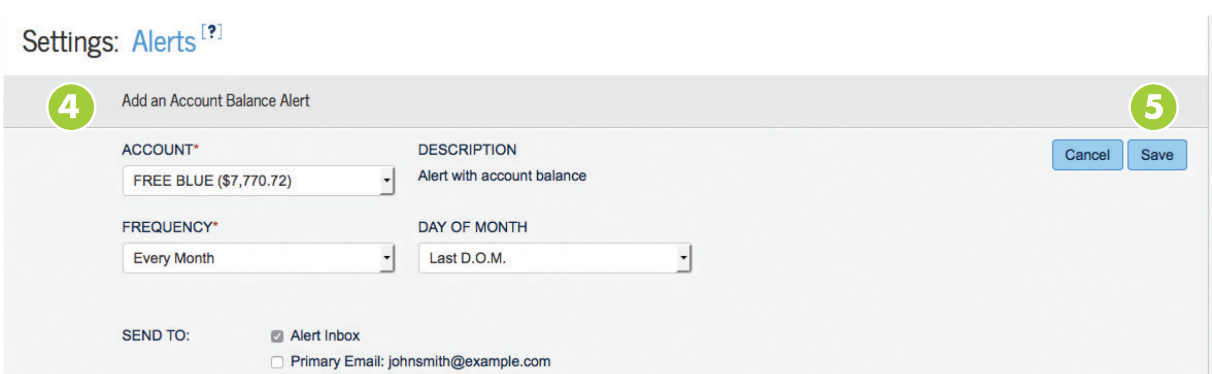




SET UP ALERTS

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





ONLINE BANKING WITH

BLUE IQ

arvest.com/BlueIQ

ARVEST®

Member FDIC

December 2020