CLIENT SIGN IN

If you are a new client accessing your account online for the first time, you will be prompted to enroll in Secure Sign On. Secure Sign On is a service to help protect you from fraudulent online activity. During the enrollment process, you will be asked to supply some personal information and create a new password. The information provided is stored in an encrypted file, secure from outside sources. The only party that can view this information is you, the client; our institution does not have access to this information.

Secure Sign On is used to ensure only authorized individuals can access financial information online, meeting Federal guidelines and protecting your client confidential information.

1. To sign in, first access the site by visiting arvest.com.
2. Enter your Access ID and Password.
3. Click Sign In to begin the Secure Sign On enrollment process.

NOTE: If you have forgotten your password and have not yet completed the Secure Sign On enrollment process, you must contact us to have your password reset. Do not attempt to use the Forgot Your Password? link.
4. Enroll in Secure Sign On by entering in the required information. It is important to consider the entry of optional information, as this will assist in the future should we need additional information to identify you on subsequent sign ins. This information is stored in a secure and encrypted file that cannot be accessed by anyone at our institution. It can only be viewed by you, the client.

5. Click Continue to advance in the Secure Sign On enrollment process.
6. Enter a new password. Be sure to make note of the password rules.
   The password rules listed assist you in creating a complex password, reducing the risk of others accessing your account information.

7. Confirm the new password.

8. Click Enroll.
   You are now ready to access your account information. You have finished the Secure Sign On enrollment process.

9. Click Access Your Accounts to begin viewing within the site.
SUBSEQUENT CLIENT SIGN IN

Once you have completed the Secure Sign On enrollment, subsequent logins are fast and easy when accessing the site from the same device: PC, Tablet, or mobile device.

1. Access the site by visiting arvest.com.
2. Enter your Access ID and Password.
3. Click Sign In to begin viewing your accounts.
SUBSEQUENT SIGN IN ADDITIONAL AUTHENTICATION REQUIRED

During the Sign In process, we not only validate your access ID and password, we also analyze numerous elements regarding your device and your environment to ensure your identity. When we experience a change in your environment, we may require you to complete an additional step in the Sign In process. This additional step is presented to you when necessary. The following outlines the additional authentication process:

1. A one-time security code is necessary to validate your identity. This can be delivered through a telephone call or text message. If you do not have access to a telephone, you can opt to answer challenge questions.
   Select one of the following:
   • Option A: The desired phone number to receive a voice telephone call.
   • Option B: The desired phone number to receive a text message. You must also select the I agree to the Terms of Use checkbox.

2. Click Place Call/Text to advance to the next step in authentication.
3. If you selected Option A:
   If you select Voice and the Place Call/Text button, a new product page appears with a Security Code listed:
   • You will receive a telephone call on the selected phone number. Our institution will be identified and you will need to confirm your expectancy of the call.
   • You will be instructed to either say the five-digit security code or enter it on your telephone keypad.
   • If the code is correctly entered, you will be instructed to select the Phone Call Complete button. This confirms your identity and provides you access to the site.

4. If you selected Option B:
   If you select Text and the Place Call/Text button, a new product page appears with an entry field for the Security Code.
   • You will receive a text message from 328-58 identifying our institution and containing a five-digit one-time security code.
   • You must enter the one-time code correctly in the entry field on the product page and select the Submit button. This confirms your identity and provides you access to the site.
CLIENT AGREEMENT

You may be prompted to accept the terms and conditions of use of the site. Selecting I accept the terms of the agreement completes the Sign In process, and provides access to the site and your account information. If you want to review the terms, select the link provided to view the details. If you choose not to agree by selecting I decline the terms of the agreement, you will not gain access and will be reverted to the initial Sign In page. Contact your Relationship Manager with any concerns you may have.

1. Accept the terms and conditions by selecting the radio button.
2. Click Continue.