

Schedule of Miscellaneous Account & Service Fees

Account fees will be charged based on the type of account you own, and other relevant account information. Listed below are the annual fees associated with each type of account. Arvest Wealth Management offers clients many options to avoid annual fees. Please see below, and contact your Client Advisor for more details.

| ACCOUNT OR SERVICE | FEE | FREQUENCY |
|---|-----------------------------|-----------------|
| ACCOUNT MAINTENANCE | | |
| Outgoing Express Mail | \$12 | Per item |
| Deposited/Cashed Item Chargeback | \$25 | Per item |
| Outgoing account transfer | \$95 | Per account |
| Register and ship securities | \$60 | Per item |
| Safekeeping | \$120 | Per year |
| Retirement Account Fees: | | |
| Annual Custody for Individual Retirement Account* | \$35 | Per year |
| IRA Termination | \$95 | Per account |
| CASH MANAGEMENT SERVICES | | |
| Checking - for Corestone checkwriting & debit card account** | \$50 for Silver | Per year |
| | \$100 for Gold | Per year |
| | \$150 for Platinum | Per year |
| Outgoing Wire Transfer - Domestic or Foreign | \$20/\$40 | Per wire |
| Returned Items (Insufficient Funds—Advantage/Corestone) | \$25 | Per item |
| Returned Items (Insufficient Funds—Other) | \$20 | Per item |
| Stop Payment (Advantage Accounts/Corestone) | \$25 | Per check |
| Stop Payment (Other) | \$20 | Per check |
| INVESTMENT SPECIFIC | | |
| Annual Custody for Standard Brokerage Account | \$40 | Per year |
| Alternative Investments, per transaction | \$25 | Per transaction |
| Alternative Investments, per position, per year registered | \$35 | Per year |
| Alternative Investments, per position, per year unregistered | \$125 | Per year |
| Deposit and withdrawal at custodian (DWAC) deposit | \$3 | Per transaction |
| Deposit and withdrawal at custodian (DWAC) withdrawal | \$5 | Per transaction |
| Reorganizations-mandatory | \$10 | Per transaction |
| Reorganizations-voluntary | \$50 | Per transaction |
| Bond redemptions | \$10 | Per redemption |
| Extensions & technical liquidations | \$10 | Per transaction |
| Direct Registration Service (DRS)--incoming from transfer agent | Cost | Per transaction |
| Direct Registration Service (DRS)--outgoing to transfer agent | \$10.00 plus cost | Per transaction |
| Prepayment | Broker Call Rate plus 3.00% | Per transaction |
| Cashless Option Exercise | \$50 | Per transaction |
| UBTI | \$200 | Per tax return |

*Includes Traditional, Roth, SEP and SIMPLE IRAs.

** Other administrative fees may apply to Corestone Accounts (check copies, checkbook orders, ATM fees, additional debitcard, etc.).

COMMISSION SCHEDULE**FEE****Full Service**

| | |
|---|---|
| Equities ¹ \$0 - \$1,000,000 | 0.5% of Trade Value or \$50 (whichever is greater) |
| Equities Over \$1,000,000 | \$.12/shares or \$75 (whichever is greater) |
| Options | \$50 + \$3 per contract (Assignments \$29.95 per execution) |
| Fixed Income | Subject to Markup/Markdown – calculated in the quoted yield |
| Mutual Funds – Open End | As stated by prospectus |
| Mutual Funds – No Load | \$29.95 per execution |

Internet Service

| | |
|----------------------------|--|
| Equities - Online | \$9.95 |
| Equities - Broker Assisted | \$9.95 + \$20 service charge |
| Options – Online | \$9.95 + \$1.50 per contract (Assignments \$29.95 per execution) |
| Options – Broker Assisted | \$9.95 + \$1.50 per contract + \$20 Service Charge (Assignments \$29.95 per execution) |
| Fixed Income | Not available online |
| Mutual Funds – No Load | \$29.95 per execution |

¹Equities to include stocks, ETF, closed-end mutual funds, and warrants.

INVESTMENT PRODUCTS

Treasury Bills, Notes, Bonds, U.S. Government Agency Notes, Zero Coupon Bonds, Tax-Free Municipal Bonds, Mortgage Backed Securities, Mutual Funds, Unit Investment Trusts, Exchange Traded Funds, Corporate Stocks & Bonds, Options, Annuities, and Alternative Investments.

Your Individual Retirement Account Fee will not be charged the annual custody fee, if you meet any of the following criteria: 1. Accounts that are enrolled in a Arvest Wealth Management Advisory Program (Normal quarterly advisory fees will continue to apply). 2. Mutual fund only accounts. 3. Accounts with annuity positions only.

Your Standard Brokerage Account will not be charged the annual custody fee, if you meet any of the following criteria: 1. Accounts that place one trade per calendar year (Equity dividend reinvestments are not considered a trade). 2. Accounts not holding a security for an entire calendar year will not be subject to annual fee. 3. All accounts that are enrolled in a Arvest Wealth Management Advisory Program (Normal quarterly advisory fees will continue to apply). 4. All accounts that contain Corestone Gold or Platinum cash management services. 5. Fundvest position of \$10,000 or more. 6. Cash Management Choice – Group 1 sweep balances of \$10,000 per month or more.

Please Note: Any cash debit balance created by the annual fee process may be covered through the sale of assets in your brokerage account, if not satisfied by due date.

Security transactions that generate a confirmation are subject to a \$2.00 service charge. Securities offered and cleared through Pershing LLC, member FINRA, NYSE, and SIPC. Regulatory transaction fees vary according to product and execution. Arvest Wealth Management may change this fee schedule at any time. In addition to these fees, please note that certain other fees or charges may apply. If you have any questions regarding the applicability of these fees, please contact your client advisor.

Investment products and services provided by Arvest Investments, Inc., doing business as Arvest Wealth Management, member FINRA/SIPC, an SEC registered investment adviser and a subsidiary of Arvest Bank. Insurance products made available through Arvest Insurance, Inc., which is registered as an insurance agency. Insurance products are marketed through Arvest Insurance, Inc. but are underwritten by unaffiliated insurance companies. Trust services provided by Arvest Bank.

Investments and Insurance Products: Not a Deposit | Not Guaranteed by the Bank or its Affiliates
Not FDIC Insured | Not Insured by Any Federal Government Agency | May Go Down in Value