



# WELCOME TO **ARVEST BANK**

Personal Welcome Booklet

[arvest.com/welcome](https://arvest.com/welcome)

**ARVEST**<sup>®</sup>  
BANK



#### IMPORTANT DETAILS REGARDING THE TRANSITION TO ARVEST BANK

- |    |   |    |  |
|----|---|----|--|
| 4  | About Arvest Bank                                     | 24 | Online Banking with BlueIQ™<br><i>(including how to log in for the first time)</i> |
| 5  | Important Information for<br>Your Accounts & Services | 27 | Mobile Banking   |
| 18 | Personal Checking Accounts                            | 28 | Loans  |
| 20 | Chip-Enabled Debit Cards                              | 30 | Wealth Management  |
| 22 | Savings Accounts & Money Market                       | 31 | Commitment to Community  |

## WELCOME TO ARVEST BANK!

As a Bear State Bank customer, you've come to expect excellent service from a community-focused bank that is committed to you, and you can count on that experience continuing as an Arvest Bank customer. After the conversion to Arvest, you will have access to additional banking benefits, including an expanded branch network, innovative online and mobile banking tools, and improved customer contact services and hours to make banking even more convenient.

You'll find all the details about your new banking relationship in this personal welcome packet. Our goal is to make your transition as smooth as possible and while most of the work is ours, there are a few things we need from you. You will find instructions for actions you need to take before the conversion from Bear State to Arvest is complete on Monday, September 24 in the pages following and on our website, [arvest.com/welcome](https://arvest.com/welcome).

And of course we're available to answer your questions.

Once again, welcome! We look forward to helping you reach your financial goals.



## A COMMUNITY BANK FOCUSED ON YOUR NEEDS

Arvest is a full-service, community-focused bank. Since 1961, Arvest has put the needs of our customers first in fulfilling our mission: “People helping people find financial solutions for life.” We believe in building lasting relationships with our customers that span generations.

Providing top-notch customer service is one of our founding principles. We understand that change can be challenging and are dedicated to making this a smooth transition for you.

### SERVING OUR COMMUNITIES

We’ve made a commitment to managing our banks at the local level and believe it is one of the values that sets us apart. Arvest operates community-oriented banks with their own local presidents, boards of directors and management teams. Serving our communities in this way allows our associates to be deeply involved, volunteering their time and donating resources to make the communities we call home better for us all.

## IMPORTANT INFORMATION FOR YOUR ACCOUNTS & SERVICES

The next several pages contain answers to frequently asked questions about the transition of Bear State to Arvest. If you have a question that is not addressed in this section, or elsewhere in this booklet, please visit [arvest.com/welcome](https://arvest.com/welcome) and click on the Ask Arvest-FAQs tab.

### TRANSITION

#### **Q: WHAT DO I NEED TO DO TO GET READY FOR ACCOUNT CONVERSION?**

**A:** Prior to 3:00pm on Friday, September 21, be sure you save or print any activity that has occurred in your Bear State account, including eStatements. Bear State account activity that posted before the conversion to Arvest Bank is complete on Monday, September 24 will not be available through telephone banking, mobile banking or within Arvest Online Banking with Blue IQ™. Bear State bill pay will no longer be available after 3:00pm on Friday, September 14, so please print any bill pay transaction history or payee information before this time. Also, watch your mailbox for your new Arvest checks and debit card, which are scheduled to arrive before Friday, September 21.

#### **Q: WHEN WILL THE TRANSITION TO ARVEST BE COMPLETE?**

**A:** The transition to Arvest will begin at the close of business on Friday, September 21 and will be complete by 7:00am on Monday, September 24. Bear State bill pay will no longer be available after 3:00pm on Friday, September 14. Bear State online, mobile and telephone banking will no longer be available after 3:00pm on Friday, September 21. At 7:00am on Monday, September 24, you will be able to access Arvest online banking, mobile banking, and telephone banking.

#### **Q: WHAT WILL THE BRANCH HOURS BE DURING THE TRANSITION?**

**A:** Bear State branches will close at normal business hours on Friday, September 21 and will remain closed through Sunday, September 23. Bear State branches will reopen as Arvest branches on Monday, September 24.

**Q: WHEN CAN I START USING ARVEST BRANCHES?**

**A:** Once the transition to Arvest is complete on Monday, September 24, you can use any of the more than 270 Arvest branch locations across Arkansas, Missouri, Oklahoma and Kansas. To find the location nearest you, please visit [arvest.com/welcome](http://arvest.com/welcome) and use our Branch Locator to search by city or zip code.

**Q: WILL MY PERSONAL ACCOUNT OR LOAN NUMBER(S) CHANGE?**

**A:** If there are any changes to your existing Bear State account or loan number(s), you will see your new Arvest account or loan number(s) listed on the enclosed *personal account summary* document.

**Q: AFTER CONVERSION IS COMPLETE ON SEPTEMBER 24, HOW DO I TRANSFER MONEY BETWEEN MY ARVEST ACCOUNTS?**

**A:** We offer a variety of convenient ways to transfer funds between Arvest accounts, including online or mobile banking, automated telephone banking, and at our branches or ATMs.

**Q: HOW DO I REQUEST COPIES OF PAST BEAR STATE STATEMENTS OR TRANSACTION HISTORY FOR MY BEAR STATE PERSONAL ACCOUNT?**

**A:** Prior to 3:00pm on Friday, September 21, be sure you save or print any activity that has occurred in your Bear State account, including eStatements. Bear State account activity that posted before the conversion to Arvest Bank is complete on Monday, September 24 will not be available through telephone banking, mobile banking or within Arvest Online Banking with Blue IQ™. If you need past history after your Bear State account transitions to an Arvest account on Monday, September 24, please contact us at (844) 845-3102.

**PERSONAL CHECKING & SAVINGS ACCOUNTS**

**Q: WILL THE ROUTING NUMBER CHANGE FOR MY NEW PERSONAL ACCOUNT?**

**A:** Yes, your routing number will change to the Arvest Transit Routing Number, which is **082900872**. This is the same routing number for paper and electronic transactions.

**Q: WHAT PERSONAL CHECKING ACCOUNT WILL I HAVE AT ARVEST?**

**A:** Your personal checking account will become an **Arvest myBlue™ Checking account** on Monday, September 24. More information about myBlue™ Checking can be found on page 18 of this booklet. When your Bear State account becomes an Arvest myBlue™ Checking account, the \$6 monthly service fee that is associated with Arvest myBlue™ Checking will be waived for the first six statement cycles.

**Q: WHAT PERSONAL SAVINGS ACCOUNT WILL I HAVE AT ARVEST?**

**A:** For details about your savings account, please refer to the enclosed *personal account summary* document. Information about your new Arvest savings account can be found on page 22 of this booklet.

**PLEASE NOTE: The minimum daily balance requirements to avoid monthly fees for the Arvest Money Market and Savings differs from the Bear State Money Market and Savings requirements. Please refer to the Truth in Savings Act (“TISA”) disclosures for your new Arvest account, which can be found in the enclosed *important consumer deposit account information* booklet to learn how to avoid a monthly fee.**

**HEALTH SAVINGS ACCOUNT (HSA)**

**Q: WILL THERE BE ANY CHANGES WITH MY HEALTH SAVING ACCOUNT?**

**A:** Your Bear State Health Savings account will transition to an Arvest Health Savings Account on Monday, September 24. If you currently have a debit card tied to your Bear State Health Savings account, and are eligible for an Arvest debit card, you will receive a new Arvest debit card prior to September 21. When your Bear State Health Savings account transitions to an Arvest Health Savings account any fees related to minimum balance requirements will be waived for six statement cycles providing you time to meet the \$500 minimum daily balance requirements. Please refer to the TISA disclosures for your new Arvest Health Savings account, which can be found in the enclosed *important consumer deposit account information* booklet.

## CHECKS, DIRECT DEPOSITS & AUTOMATIC PAYMENTS

### Q: WILL I HAVE TO ORDER NEW ARVEST CHECKS?

**A:** You will receive a complimentary, initial supply of Arvest Bank checks that will be mailed from the Arvest check vendor, Deluxe Corporation, and will arrive in a flat blue package. The checks will be mailed on Friday, September 14 and should arrive a few days prior to Friday, September 21. In addition to the initial supply of checks, Arvest will provide you with a credit so that you can place an order for additional Arvest checks to replace your Bear State checks. Information about the credit and ordering checks will be included with your initial check supply.

If you have a Money Market account you will receive a complimentary, initial supply of Arvest checks that you may begin using on or after Monday, September 24. These will be sent from Deluxe Corporation on Friday, September 14 and should arrive before Friday, September 21.

### Q: WHEN DO I STOP USING MY CURRENT STOCK OF BEAR STATE CHECKS AND BEGIN USING MY NEW ARVEST CHECKS?

**A:** Please stop using your Bear State checks as of 7:00am on Monday, September 24. You can begin using your new Arvest checks after 7:00am on Monday, September 24. Because you will have a new transit routing number, you will need to shred any remaining Bear State checks after 7:00am on Monday, September 24 and you are welcome to bring any remaining supply to an Arvest branch for shredding, at no charge. Checks written prior to Monday, September 24 but have not yet been presented for payment will be processed when received.

### Q: WHERE WILL I FIND MY ACCOUNT NUMBER & THE ARVEST TRANSIT ROUTING NUMBER ON MY NEW CHECKS?

**A:** When you receive your initial supply of checks you can easily locate this information by following the guide on the next page.

The diagram shows a check form with the following fields and callouts:

- Customer Name, Street Address, City, State, Zip** (top left)
- Check No. 00501** (top right)
- Pay to the order of** (middle left)
- \$** (middle right)
- Dollars** (bottom right)
- ARVEST BANK** (middle left)
- Street Address, City, State, Zip** (middle left)
- Memo:** (middle left)
- ⑆08 29008 7 2⑆** (bottom left)
- 050 ↓** (bottom middle)
- 0009990000⑈** (bottom right)

Callouts:

- This is the location of the 9 digit Transit Routing Number for your Bank.** (points to 08 29008 7 2)
- This is the check number.** (points to 050 ↓)
- This is where you will find your account number.** (points to 0009990000⑈)

You can use this same guide when ordering new Arvest checks.

### Q: WHAT WILL HAPPEN TO ALL DIRECT DEPOSITS & BILLS PAID THROUGH AUTO-DEBIT? WILL I HAVE TO DO ANYTHING?

**A:** If you currently have any direct deposits delivered to—or automatic payments deducted from—your Bear State personal account, you will need to contact the companies initiating those transactions on or after Monday, September 24 and provide them with your Arvest personal account number and the Arvest transit routing number, which is **082900872**. Arvest will work to help provide your vendors with your new account information, but to avoid disruption in electronic transactions, we encourage you to make these changes as soon as possible. If you have questions, or need assistance, please contact us toll-free at (844) 845-3102 and we will be happy to help.

## DEBIT CARDS

### Q: WILL I RECEIVE A NEW DEBIT CARD?

**A:** If you currently have an active Bear State debit card associated with your personal checking account, and are eligible for an Arvest debit card, you will receive a replacement Arvest chip-enabled debit card in the mail as early as two weeks prior to Friday, September 21.

**Q: WHEN CAN I START USING MY NEW ARVEST DEBIT CARD?**

**A:** Your Bear State debit card will stop working at 5:00am on Monday, September 24, at which point you will need to destroy your Bear State personal debit card and begin using your new Arvest personal debit card. Your Arvest personal debit card will not need to be activated before you can begin using it after 5:00am on Monday, September 24. We will be happy to shred your old Bear State debit card, at no charge. **Additional information about your Arvest personal debit card is on page 20 of this booklet.**

**Q: DOES ARVEST HAVE DIFFERENT OPTIONS FOR DEBIT CARD ARTWORK?**

**A:** You will receive the standard blue Arvest debit card in the mail. In addition to our standard chip-enabled debit card, Arvest offers a variety of chip-enabled affinity cards, allowing you to show your support for various organizations, schools and activities. We also offer a number of artistic and whimsical designs. After the conversion to Arvest is complete on Monday, September 24, please contact us if you would like to select a new debit card design to replace the standard blue card, at no charge (offer good through April 15, 2019). Card options and additional styles can be found at [arvest.com/style](http://arvest.com/style). You will receive your card within 7-10 business days after it's been ordered.

**Q: I HAVE AUTOMATIC PAYMENTS TIED TO MY BEAR STATE DEBIT CARD. WHAT DO I NEED TO DO?**

**A:** Any payments tied to your existing Bear State debit card that take place after 5:00am on Monday, September 24 will be rejected and will not be processed. Because you will receive a new Arvest personal debit card with a different card number and expiration date, you will need to contact these companies to provide them with your new Arvest debit card information. For a complete list of Arvest ATMs, please visit [arvest.com/welcome](http://arvest.com/welcome) and use our Branch Locator.

**Q: WHAT WILL HAPPEN TO MY BUZZPOINTS REWARDS?**

**A:** You will continue to earn BuzzPoints until your Bear State debit card is no longer active, which will occur at 5:00am on Monday, September 24. After this point, you will receive a payout of remaining BuzzPoints rewards and the funds will be deposited into your Arvest account.

**ATM ACCESS**

**Q: WHAT BEAR STATE ATMS WILL TRANSITION TO ARVEST ATMS AND WHEN WILL THIS OCCUR?**

**A:** The transition of Bear State Bank ATMs to Arvest ATMs will begin at 2:00pm on Friday, September 21 and will be complete by 7:00am Monday, September 24. ATM availability may be limited during the weekend of conversion (September 21-September 23). Check Arvest's social media channels for updated information. For a complete list of Arvest ATMs, please visit [arvest.com/welcome](http://arvest.com/welcome) and use our Branch Locator.

**Q: WHEN CAN I START USING ARVEST ATMS?**

**A:** Starting now, you can use any Bear State or Arvest ATM to withdraw cash with no ATM fee. Beginning Monday, September 24, you can use the more than 360 Arvest ATMs to withdraw cash or make deposits with no ATM fee.

**OVERDRAFT COVERAGE**

**Q: WHAT WILL MY OVERDRAFT COVERAGE BE WHEN MY PERSONAL ACCOUNTS TRANSITION TO ARVEST?**

**A:** Unless you declined overdraft coverage on your Bear State personal checking account, you will have a \$600 overdraft limit when your account transitions to Arvest at 7:00am on Monday, September 24. After your account transition is complete, you will need to make an overdraft election. Further details about overdraft coverage election options can be found in the enclosed *important consumer deposit account information* booklet.

You can elect to change or decline your overdraft coverage option at any time after 7:00am on Monday, September 24 by using any of these convenient options:

- Online at [arvest.com](http://arvest.com) by using our Choose Your Overdraft Coverage Options request process
- Calling the Arvest Contact Center at (844) 845-3102
- Visiting your local Arvest Bank branch

Until you specify otherwise, your Arvest account will come with **Basic Overdraft Coverage**, which pays these items:

- Checks you write and checks initiated by bill pay online or via our mobile application
- ACH electronic payments for bills automatically deducted from your account
- Recurring debit card transactions, such as a monthly membership or subscription

Basic Overdraft Coverage **does not cover** everyday debit card transactions or ATM transactions. These transactions will be declined at the point of sale or at the ATM when there are insufficient funds in your account to complete the transaction.

**PLEASE NOTE:** *If your personal Bear State checking account is tied to another Bear State deposit account or line of credit to cover overdrafts, this coverage will transition to your new Arvest personal checking account. Customers with this coverage will receive information and an agreement by mail prior to conversion on Monday, September 24. Basic Overdraft Coverage will not apply to your account if you subscribe to these services.*

**Q: WHAT IS YOUR OVERDRAFT FEE?**

**A:** There is a \$17 fee each time Arvest pays an overdraft. A \$17 fee also applies for each returned item. **For information about Arvest’s overdraft fee, please see page 52 of the enclosed *important consumer deposit account information* booklet.**

**TELEPHONE BANKING**

**Q: I AM A CURRENT BEAR STATE TELEPHONE BANKING USER. WILL I NEED TO RE-REGISTER TO USE THE ARVEST SYSTEM?**

**A:** When your Bear State personal account(s) transitions to an Arvest account(s) on Monday, September 24, you will be automatically registered for the Arvest 24-Hour Account Info Line. You can access the Arvest 24-Hour Account Info Line at or after 7:00am on Monday, September 24 by calling the existing Bear State Bank’s VoiceLine24® number, which is (888) 254-6324. You will receive information about the temporary PIN you will use to access the Arvest 24-Hour Account Info line in the mail before Friday, September 21. You will have 45 days to use this temporary PIN

before it expires. Until 3:00pm Friday, September 21, continue to use Bear State Bank’s VoiceLine 24®.

**Q: WHAT ACCOUNT INFORMATION WILL BE AVAILABLE WHEN I ACCESS ARVEST’S TELEPHONE BANKING FOR THE FIRST TIME?**

**A:** When you access the Arvest 24-Hour Account Info Line for the first time you will not be able to receive account history or transaction information that occurred prior to Monday, September 24. After Monday, September 24, please contact us if you need past history or information for your Bear State account(s). For more information about what is available through the Arvest 24-Hour Account Info Line, visit [arvest.com/phone](http://arvest.com/phone).

**Q: CAN I PLACE A STOP PAYMENT THROUGH ARVEST’S TELEPHONE BANKING?**

**A:** Arvest does not offer customers the ability to issue a stop payment through the Arvest 24-Hour Account Info Line. To issue a stop payment on or after Monday, September 24, please contact us at (844) 845-3102.

**ONLINE/MOBILE BANKING & BILL PAY**

**Q: WHAT HAPPENS TO MY BEAR STATE ONLINE BANKING & HOW DO I LOG IN TO ARVEST’S ONLINE BANKING FOR THE FIRST TIME?**

**A:** As of 3:00pm on Friday, September 21, you will no longer have access to your Bear State online banking. At 7:00am on Monday, September 24, you will be able to access your active accounts using Arvest Online Banking with BlueIQ™.

- If you are enrolled in online banking with Bear State Bank, then you will be automatically enrolled in Arvest Online Banking with BlueIQ™. You will be able to log in to Arvest Online Banking with BlueIQ™ for the first time on or after Monday, September 24.
- When you log in to Arvest Online Banking with BlueIQ™ for the first time you will use the Login ID you are currently using\* to log in to Bear State’s online banking. Your password when you first log in to Arvest Online Banking with BlueIQ™ will be AR and the last six digits of your Social Security number (example: AR123456).

\* Less than 1% of Bear State customers will be issued a new Login ID to be used to log in to Arvest Online Banking with BlueIQ™ based on the fact the current Bear State Login ID is similar to one currently being used in the Arvest online banking system. Arvest will mail these customers a letter, with their new online Login ID, by August 31. The new Login ID should be used when logging in to Arvest online banking for the first time on or after Monday, September 24.

**PLEASE NOTE:** Arvest does not offer shared access roles or limited Power of Attorney (POA) for Arvest Online Banking with BlueIQ™. The Login ID is tied to account owners ONLY and viewing access cannot be granted to another individual who is not an owner on the account. If you have questions or would like to visit with someone about options for providing access, please contact us at (844) 845-3102 on or after Monday, September 24.

**If you are a current bill pay user, your payee information will be available in Arvest Online Banking with BlueIQ™ once you are logged in. Bear State bill pay will no longer be available after 3:00pm on Friday, September 14.**

**Q: I HAVE SCHEDULED TRANSFERS BETWEEN MY BEAR STATE ACCOUNTS OR LOANS WITHIN BEAR STATE ONLINE BANKING. WILL I NEED TO SET THOSE UP WHEN MY ACCOUNTS OR LOANS TRANSITION TO ARVEST ACCOUNTS/LOANS?**

**A:** No, your existing internal transfers will transition to Arvest Online Banking with BlueIQ™.

**Q: CAN I PLACE A STOP PAYMENT ON A BILL PAY PAYMENT IN ARVEST ONLINE BANKING?**

**A:** Arvest does not offer customers the ability to issue a stop payment through online banking. To issue a stop payment on or after Monday, September 24, please contact us at (844) 845-3102.

## STATEMENTS

**Q: WHEN WILL I RECEIVE MY FINAL BEAR STATE STATEMENT FOR MY PERSONAL ACCOUNT(S)?**

**A:** Your final statement will be cut and mailed at the close of business on Friday, September 21. This final statement will contain final interest payments (when applicable) and will not contain monthly service charges.

**Q: WHEN WILL I RECEIVE MY FIRST ARVEST STATEMENT FOR MY PERSONAL ACCOUNT(S)?**

**A:** Your Arvest statement will be cut on the same cycle as it was at Bear State, which is either the 15th or end of the month. Your first Arvest statement will contain only account activity that occurred between Saturday, September 22 and the day the statement was cut.

**Q: WILL I BE ABLE TO HAVE COMBINED STATEMENTS AT ARVEST?**

**A:** Arvest does not offer combined statements. When your Bear State accounts transition to Arvest accounts you will receive one statement per account.

## FUNDS AVAILABILITY & DEPOSIT HOLDS

**Q: WHAT IS THE ARVEST FUNDS AVAILABILITY POLICY?**

**A:** When you deposit a check at Arvest on or after Monday, September 24, the first \$200 of your deposit will be available on the first business day, but the remaining balance may not be available until the second business day or after. We will notify you if a hold on your deposit needs to be placed. For additional information about Arvest's Funds Availability policy, please see page 46 of the enclosed *important consumer deposit agreement information* booklet.



## CERTIFICATE OF DEPOSITS (CDS) & INDIVIDUAL RETIREMENTS ACCOUNTS (IRAS)

### Q: WILL MY CD OR IRA NUMBER CHANGE?

**A:** If there are any changes to your existing Bear State CD or IRA account numbers you will see your new Arvest account number listed on the enclosed *personal account summary* document.

### Q: WILL THE RATES OR TERMS CHANGE FOR MY CD OR IRA?

**A:** When your CD transitions to Arvest on September 24, the interest rate and terms (including maturity date) will not change. When your CD has matured, you will receive a letter from Arvest providing you with information about your options, including current rates and terms.

## SAFE DEPOSIT BOX

### Q: WILL THERE BE ANY CHANGES WITH THE SAFE DEPOSIT BOX I AM RENTING AT A BEAR STATE BRANCH?

**A:** There will be no change\* to your rental agreement, rental fee, and keys or how you will access your box. When your box is up for renewal you will receive a notice from Arvest with the Arvest rental fee you will be charged when renewing your box and an updated contract. If your rental fee is currently being paid directly from a Bear State account, that payment information will be transferred to your new Arvest account when the transition is complete on Monday, September 24.

*\* Unless you received prior notification from Arvest regarding a box you are renting that is located at a Bear State branch that will permanently close.*

### Q: DOES ARVEST CHARGE LATE FEES ON SAFE DEPOSIT BOXES?

**A:** Arvest charges a \$5 late fee after the rental payment is 45 days past due.

## LOANS

### Q: WILL THE RATES, PAYMENT DATES OR TERMS CHANGE FOR MY PERSONAL (CONSUMER) LOAN?

**A:** When your Bear State loan transitions to an Arvest loan at 7:00am on Monday, September 24, the interest rate, payment dates and terms

(including maturity date) will not change. When your loan matures, you will receive a letter from Arvest providing you with information about your options, including current rates and terms.

If you had a recurring Bear State loan payment set up from a checking or savings account, the payment information will transfer to your new Arvest loan once the transition is complete. This applies to payments debited from a Bear State account or an account at another financial institution.

**PLEASE NOTE:** If you are debiting your Bear State checking or savings account to pay a loan at another financial institution, you will need to contact that financial institution to provide your new Arvest transit routing number (082900872) and account number (if it has changed).

### Q: I HAVE A HOME EQUITY LINE OF CREDIT AND USE CHECKS TO DRAW FROM MY LINE OF CREDIT. WILL I GET NEW CHECKS FOR MY LINE?

**A:** To draw from your home equity line of credit once it transitions to Arvest, you will need to come into an Arvest branch or contact us after 7:00am on Monday, September 24 to set up a checking account that will be tied to your home equity line of credit. Do not use your existing Bear State home equity line of credit checks after 7:00am on Monday, September 24. **If you don't use checks to draw from your home equity line of credit, access to your home equity line of credit will be unavailable from when the branches close on Friday, September 21 until 7:00am on Monday, September 24.**

## MORTGAGES

### Q: WILL THE RATES, PAYMENT DATES OR TERMS CHANGE FOR MY MORTGAGE LOAN?

**A:** No, the rates, payment dates and terms for your mortgage will not change.

**If you have a question that was not addressed in this section, or elsewhere in this booklet, please visit [arvest.com/welcome](http://arvest.com/welcome) and click on the Ask Arvest-FAQs tab or call the Arvest Contact Center toll-free at (844) 845-3102.**



## PERSONAL CHECKING ACCOUNTS THAT LET YOU BANK YOUR WAY

Please refer to the enclosed *personal account summary* document for specific details about how your Bear State account(s) will transition to an Arvest account(s).

Your personal checking account will convert to the **Arvest myBlue™ Checking** account on Monday, September 24.

The Arvest myBlue™ Checking account includes:

- Fee waiver when your Bear State personal checking account(s) transitions to an Arvest myBlue™ Checking account on Monday, September 24. The \$6 monthly fee for your myBlue™ account will be waived for the first six statement cycles after the transition is complete\*
- Free chip-enabled debit card (see page 21 for information about the more than 260 debit card design options)
- Free online and mobile banking
- Free unlimited online bill pay

\* Changes made to your personal checking account product may result in the removal of the fee waiver

- \$10,000 individual account holder Accidental Death & Dismemberment Insurance coverage
- Family IDProtect®, an identity theft resolution and credit monitoring service that protects you and your immediate family

### ADDITIONAL PERSONAL CHECKING ACCOUNT OPTIONS

At Arvest we will take the time to work with you to understand your specific banking needs so that we can offer the best solutions to help you meet your financial goals. Below you will find an overview of the checking products we offer to our personal banking customers.

If after the transition to Arvest is complete at 7:00am on Monday, September 24 you believe another account better fits your needs, please contact us so that we can make sure you are in the right account type.

	Free Blue™	Basic Blue™	myBlue™	Arvest Club	Preferred Club
Free Chip-enabled Debit Card	✓	✓	✓	✓	✓
Free Online & Mobile Banking	✓	✓	✓	✓	✓
24-Hour Account Info Line	✓	✓	✓	✓	✓
Overdraft Protection	\$400 (subject to approval)	\$400 (subject to approval)	\$600 (subject to approval)	Up to \$800 (subject to approval)	Up to \$1,000 (subject to approval)
Statements	e.Statements with images	Paper statement with images	Choice of paper or e.Statements with images	Choice of paper or e.Statements with images	Choice of paper or e.Statements with images
Check Images with Statements	✓	✓	✓	✓	✓
Family IDProtect®			✓	✓	✓
Accidental Death & Dismemberment			✓	✓	✓
Monthly Fee	No fee (e.Statements required)	\$3	\$6	\$12	\$18*

\* Fee waived if you meet one or more of the following: \$20,000 in deposits, \$20,000 in personal loans, \$25,000 in consumer loans and deposits, \$100,000 in mortgage loans, \$50,000 in brokerage assets, or qualified managed trust.



## ARVEST CHIP-ENABLED DEBIT CARDS PROVIDE CONVENIENT ACCESS TO YOUR MONEY

If you currently use a Bear State debit card, and are eligible for an Arvest debit card, then you will receive a new Arvest debit card before Friday, September 21.

Please continue to use your current Bear State personal debit card for all transactions until 5:00am Monday, September 24 at which point you will begin using your new Arvest personal debit card.

- You will not need to activate your Arvest personal debit card before you can begin using it after 5:00am on Monday, September 24.
- Your personal identification number (PIN) to be used with your new Arvest debit card will be mailed to you and should arrive approximately two days after your new Arvest debit card. You can begin using this PIN with your new Arvest debit card after 5:00am on Monday, September 24. If you would like to change your PIN, you can do so after 7:00am on Monday, September 24 by calling the debit card activation and support number at (866) 763-3369.

While you will receive the standard blue Arvest debit card in the mail, there are more than 260 different styles to choose from, including cards that allow you to show your support for various organizations, schools and activities.

After the conversion to Arvest is complete on Monday, September 24, please contact us if you would like to select a new Arvest debit card design to replace the standard blue card, at no charge. All card styles can be found at [arvest.com/style](https://arvest.com/style).



### DEPOSIT IMAGE ATMS—MAKING AN ATM DEPOSIT FAST & EASY

Most of the 360-plus Arvest ATMs have the ability to accept non-envelope deposits by scanning your cash or checks—saving you time when making a deposit. These ATMs enhance the deposit process in several ways:

- No envelope or deposit slip needed
- Receive itemized list of cash deposited on receipt
- Receive images of deposited checks on receipt
- Receive summary total of amount deposited on receipt

After 5:00am on Monday, September 24, you will be able to use your Arvest debit card to make deposits (at most ATMs), or withdraw cash at any of the ATMs in the Arvest network throughout Arkansas, Missouri, Oklahoma and Kansas. Fees will apply if you use your Arvest debit card at a non-Arvest ATM.

To find the ATM nearest you, please visit [arvest.com/welcome](https://arvest.com/welcome) and use our Branch Locator.



## SAVINGS ACCOUNTS & MONEY MARKET

Please refer to the enclosed *personal account summary* page for specific details about how your Bear State account(s) will transition to an Arvest account(s).

Arvest offers a variety of savings accounts to help you earn interest while saving money. All Arvest savings accounts include free services you need to do your day-to-day banking such as Arvest Online Banking with Blue IQ™, mobile banking, telephone banking and friendly customer service.

The chart on the next page provides an overview of the savings products we offer to our personal banking customers.

If you believe a different type of account will better suit your needs, please contact us after the transition to Arvest Bank is complete on Monday, September 24, and we will be happy to work with you to find the best account for you.

	Cool Blue Savings (For children under age 18)	Savings	Money Market	Health Savings Account (HSA)
Minimum Balance Requirement	None	None (minimum \$100 daily balance or \$500 average daily balance waives monthly service fee)*	None (Avoid monthly service fee by maintaining a \$2,500 minimum daily balance)*	None (Avoid monthly service fee by maintaining a \$500 minimum daily balance after 90 days of opening account)
Earns Interest	Interest paid quarterly at current savings rate on all daily collected balances	<ul style="list-style-type: none"> <li>Earns premium interest rate when account is held in conjunction with a qualifying checking account</li> <li>Interest paid quarterly at savings rate on all daily balances of \$100 and more</li> </ul>	Interest paid monthly on daily collected balance at current Money Market Rate on balances as follows: <ul style="list-style-type: none"> <li>\$0–\$2,499.99</li> <li>\$2,500–\$9,999.99</li> <li>\$10,000–\$99,999.99</li> <li>\$100,000–\$249,999.99</li> <li>\$250,000+</li> </ul>	Interest earned on daily collected balance and paid monthly
Monthly Fee	None	\$2 (waived by maintaining a minimum daily balance of \$100 or average daily balance of \$500)	\$10 (waived by maintaining a minimum daily balance of \$2,500)	\$3 (waived by maintaining a \$500 minimum daily balance after 90 days of opening account)
Statements	Quarterly	Quarterly	Monthly	Monthly

\* The minimum daily balance requirements to avoid monthly fees for the Arvest Money Market and Savings differ from the Bear State Money Market and Savings requirements.

## CERTIFICATE OF DEPOSIT (CD) & INDIVIDUAL RETIREMENT ACCOUNT (IRA)

In addition to savings accounts, Arvest offers a variety of CD options with competitive market rates on maturities from 31 days to five years.

**When your Bear State CD or IRA transitions to Arvest, it will do so at the same rate and under the same terms and conditions. Upon maturity of your CD, you will be notified of your options as well as the new rates for any you wish to renew.**

Arvest has fixed or variable-rate IRA products available with no monthly service charge.

# ARVEST ONLINE BANKING WITH BLUEIQ™

Arvest's Online Banking with BlueIQ™ provides easy, secure access to your bank accounts anywhere you're using a browser on your computer or tablet.

If you are enrolled in online banking with Bear State, then you will be automatically enrolled in Arvest Online Banking with BlueIQ™. You will be able to log in to Arvest Online Banking with BlueIQ™ for the first time after 7:00am on Monday, September 24.

- When you log in to Arvest Online Banking with BlueIQ™ for the first time you will use the Login ID you are currently using to log in to Bear State's online banking. Your password when you first log in to Arvest Online Banking with BlueIQ™ will be AR and the last six digits of your Social Security number. Once you are logged in you will be required to change your password.

Please see pages 13 and 14 of this booklet for more information.

The image shows two screenshots of the Arvest Online Banking interface. The top screenshot is the 'LOG IN' page, featuring a 'Password \*' field with the text 'AR123456', a 'Log in' button, and a 'Need password help?' link. The bottom screenshot is the 'MY ACCOUNTS' page, showing a 'LOG IN TO...' dropdown menu, a field with 'SSample1234', a 'LOG IN' button, and a link for 'Forgot Login ID or password?'.

Once you are logged in, you will be asked to read and accept the Arvest Online Banking with BlueIQ™ Terms and Conditions before proceeding to your dashboard. Once inside, you will be able to see all active accounts and their balances.

**If you are a current bill pay user, your payee information will be available in Arvest Online Banking with BlueIQ™ once you are logged in. Bear State bill pay will no longer be available after 3:00pm on Friday, September 14.**

## BENEFITS & FEATURES OF ARVEST ONLINE BANKING WITH BLUEIQ™

In addition to standard features like viewing balances, making payments and transferring funds, Arvest Online Banking with BlueIQ™ offers:

- Money management and budgeting tools, the ability to create auto categorizations and add non-Arvest accounts
- Ability to set savings goals and track cash flow
- Pay bills using Arvest BillPay
- Secure messaging options with the Arvest Contact Center

**PRIOR TO 3:00PM ON FRIDAY, SEPTEMBER 21, BE SURE YOU SAVE OR PRINT ANY ACTIVITY THAT HAS OCCURRED IN YOUR BEAR STATE ACCOUNT, INCLUDING eSTATEMENTS.**

Bear State account activity that occurred before the conversion to Arvest Bank is complete on Monday, September 24 will not be available within Arvest Online Banking with Blue IQ™.

To learn more about the features and view demos of Arvest Online Banking with BlueIQ™, visit [arvest.com/BlueIQ](http://arvest.com/BlueIQ).

### GO PAPERLESS WITH ARVEST e.STATEMENTS

Arvest customers can receive bank statements electronically or in the mail.

If you currently receive your Bear State statements electronically, you will need to register to receive Arvest e.Statements within Arvest Online Banking with BlueIQ™. Paper statements will be sent until you register to receive your Arvest statements electronically.

To register for Arvest e.Statements, on or after Monday, September 24, follow these instructions:

- Log in to Arvest Online Banking with BlueIQ™
- Select the **Get Enrollment Code** link to view the enrollment code in a PDF
- Enter the code in the **Enrollment Code** box
- Select **Next** and then **Save**
- Select the **account** from the Accounts/e.Statements tab, then select the **e.Statement Enrollment** button

Arvest e.Statements are delivered via Arvest Online Banking with BlueIQ™ as PDF files and require a PDF reader to view them. Standard notifications are emailed to the account holder's primary email address.

## MOBILE BANKING APP

Arvest offers an easy way to bank from your phone that you can enjoy after the conversion is complete at 7:00am on Monday, September 24. Your current Bear State mobile app will no longer work after 3:00pm on Friday, September 21.

### DOWNLOAD ARVEST GO MOBILE BANKING APP—ENHANCED EXPERIENCE DESIGNED FOR YOUR IPHONE® OR ANDROID™ DEVICE:

- Log in using one of multiple secure options, including fingerprint, four-digit passcode or Face ID® (only available on iPhone® X).

When you first log in to the Arvest Go app you will use your existing Bear State Bank online banking user ID and a temporary password, which is AR, and the last six digits of your Social Security number (example: AR123456). If you have already changed your password in Arvest Online Banking with BlueIQ™, you will need to use the new password to log in.

- See account balances without having to log in, using Quick View or widget
- Deposit checks using your phone's camera with mobile check deposit
- Easily find Arvest branches and ATMs near you
- Send secure messages directly to Arvest
- Make, view and cancel existing bill pay payments
- Transfer money between your Arvest accounts and send money to other eligible Arvest account holders using Arvest to Arvest transfers
- Schedule and edit recurring payments and transfers
- Enroll in, view, email and print your e.Statements

For more information about the Arvest Go mobile app, visit [arvest.com/go](http://arvest.com/go)





## TRUST ARVEST FOR ALL YOUR LOAN NEEDS

### MORTGAGE LOANS

Whether you're buying your first home or building your dream house, Arvest offers a variety of mortgage programs.

First-time homebuyers can take advantage of an FHA loan's lower down payment requirement. Veterans can benefit from VA loan programs offering terms like no down payment, no insurance requirement and favorable interest rates.

Arvest offers a variety of mortgage loans and programs, including:

- Conventional mortgage
- Construction loans
- Rural Development loans
- Other mortgage programs

### CONSUMER LOANS

In addition to our mortgage loan programs, Arvest offers consumer loans, including:

- **Auto & Boat Loans:** Whether you need a new or used car, boat or RV, Arvest offers a competitive rate backed by local Arvest service.
- **Home Equity Loans & Lines of Credit:** Use the equity in your home as a great source of borrowing power for you and your family.
- **Personal Loans:** Offer competitive rates and flexible terms, and can be used to pay down debt, finance a project, or to help you get through an unexpected emergency.



# ARVEST WEALTH MANAGEMENT DESIGNED FOR YOU

## PLAN FOR EVERYTHING

It's never too late or too early to start planning for the future.

Whether you are thinking about retirement, education, investments, insurance or your estate, Arvest Wealth Management can personally help prepare you for big events in your life.

## INVEST STRATEGICALLY

Investing doesn't have to be complicated.

Arvest Wealth Management offers Client Advisors throughout our communities who can personally help you manage your investment portfolio, including stocks, mutual funds and annuities. We can also help you invest for retirement. If you have a 401(k) from a previous employer, you may benefit from rolling it into a 401(k) or IRA with us.

## PROFESSIONAL TRUST MANAGEMENT CAN BENEFIT YOUR ESTATE

Arvest offers a full complement of trust services. Our associates bring a wealth of experience to every trust they administer and are able to provide you with investment advice and a wide range of resources (including expertise in tax, accounting and real estate management).



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

*\* 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.*



## COMMITTED TO OUR COMMUNITY

Arvest takes banking seriously while creating a friendly, welcoming environment in our branches and at community events. We are dedicated to strong community connections and civic leadership.

Our annual 1 Million Meals campaign has provided more than a million meals to the hungry in our communities every year since it was launched in 2011. During that eight-year period, Arvest—with the help of customers and community members—has raised a total of more than 13 million meals. That includes more than \$2.3 million in funds given directly to our dozens of local food partners.



# KANSAS MISSOURI

# OKLAHOMA ARKANSAS



COMMUNITIES  
WE SERVE

**Arvest Contact Center Hours:**  
Monday-Friday: 7:00am-8:00pm  
Saturday: 8:00am-5:00pm  
Toll-free (844) 845-3102



[arvest.com/welcome](https://arvest.com/welcome)

