THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

OUTSTANDING CHECKS/WITHDRAWALS

NOT CLEARED THE BANK)		(1)	BANK BALANCE	8
NO.	AMOUNT			
		(2)	ADD + (IF ANY) DEPOSITS	-
		(3)	SUBTOTAL	-
		(4)	SUBTRACT - (IF ANY) OUTSTANDING CHECKS/ WITHDRAWALS	
		(5)	TOTAL (SHOULD AGREE WITH YOUR RECORDS IF YOU HAVE MADE DEDUCTIONS FOR ALL BACHARGES AND ADDED ALD DEPOSITS/CREDITS AND INTEREST PAID.)	L
		IF YOUR ACCOUNT DOES NOT BALANCE - PLEASE CHECK THE FOLLOWING CAREFULLY.		
			HAVE YOU CORRECTLY BOOK EACH CHECK/WITHDR	ENTERED THE AMOUNT RAWAL IN YOUR RECORDS?
			ARE THE AMOUNTS OF Y YOUR RECORDS THE SA INCLUDING INTEREST PA	The second secon
			HAVE ALL CHECKS/WITH FROM YOUR RECORDS?	DRAWALS BEEN DEDUCTED
			HAVE YOU DEDUCTED AI YOUR RECORDS? (MISC LISTED ON THIS STATEM	
			HAVE YOU CARRIED THE FORWARD FROM ONE PA IN YOUR RECORDS?	The formal for the street of
			HAVE YOU CHECKED ALL SUBTRACTIONS IN YOUR	
TOTAL	s	NEED H	ARE UNABLE TO BALANCE THE IN USING THIS FORM, IN	FEEL FREE TO CONSULT OU

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 1-866-952-9523 or write us at Arvest Bank, Attention: Deposit Operations, PO Box 1670, Lowell, AR 72745-1670 if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1. Tell us your name and account number (if any).
- 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

IMPORTANT NOTICE FOR DORMANT ACCOUNT

A checking account is considered dormant if it has had no deposit or withdrawal activity for a period of 365 days. A money market or savings account is considered dormant if it has had no activity for a period of 730 days. Internal transactions, such as the posting of interest or service charges, do not qualify as activity.

A Dormant Account fee is charged monthly until the account is reactivated, the balance reaches or falls below zero, or is remitted to the appropriate state as unclaimed property. To avoid this fee, you need to maintain a balance of \$10,000 or more, or complete at least one deposit or withdrawal per year (two years if the account is a money market or savings).