



# WELCOME TO **ARVEST BANK**

BUSINESS WELCOME BOOKLET

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

**ARVEST**<sup>®</sup>  
BANK



## IMPORTANT DETAILS REGARDING THE TRANSITION TO ARVEST BANK

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## WELCOME TO ARVEST BANK!

As a Bear State Bank business 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, improved business banking products and customer contact services and hours to make banking even more convenient.

You'll find all the details about your new banking relationship in this business 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 the financial goals for your business.



## A COMMUNITY BANK FOCUSED ON YOUR NEEDS & THE NEEDS OF YOUR BUSINESS

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

Providing top-notch business 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. This allows our associates to be deeply involved, volunteering their time and donating resources to make the communities we live and work in 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 occurred before the conversion to Arvest Bank is complete on Monday, September 24 will not be available through telephone banking or within online or mobile banking. 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 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, bill pay, 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 BUSINESS ACCOUNT OR LOAN NUMBER(S) CHANGE?**

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

**Q: HOW DO I REQUEST COPIES OF PAST BEAR STATE STATEMENTS OR TRANSACTION HISTORY FOR MY BEAR STATE BUSINESS 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 or within online banking. 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.

**BUSINESS CHECKING AND SAVINGS ACCOUNTS**

**Q: WILL THE ROUTING NUMBER OR SWIFT CODE CHANGE FOR MY NEW ARVEST BUSINESS ACCOUNT?**

**A:** Yes, your routing number and SWIFT code will change. The Arvest Bank Transit Routing Number is **082900872**. This is the same routing number for paper and electronic transactions. The Arvest Bank SWIFT code is **ARVTUS44**. You will begin using these on or after your Bear State Bank account transitions to an Arvest account on Monday, September 24.

**Q: WHAT BUSINESS CHECKING OR SAVINGS ACCOUNT WILL I HAVE AT ARVEST?**

**A:** Your Bear State business account(s) will become an Arvest business account(s) on Monday, September 24. To find out which Arvest

business product your account will transition to, please see the enclosed *business account summary* document. Additional information about Arvest business checking and savings accounts can be found on pages 16 and 20 of this 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. These 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 or purchase a stamp, etc. Details about the credit and ordering checks will be included with your initial check supply.

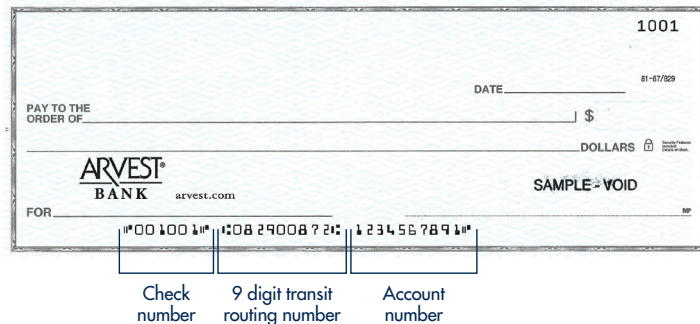
A representative from Deluxe Corporation will also be calling you to help you after the transition is complete to place your check order.

**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 at that time. 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 ARVEST ACCOUNT NUMBER AND 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 below:



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

**Q: WILL I HAVE TO PAY FOR NEW DEPOSIT SLIPS?**

**A:** You will receive an initial supply of pre-printed Arvest deposit slips and can apply your credit with Deluxe Corporation to purchase additional pre-printed deposit slips. Arvest does accept paperless deposits, but if you will want to see details from your deposit, you will need to use preprinted deposit slips, which will be imaged for your records.

**Q: WHAT WILL HAPPEN TO ALL DIRECT DEPOSITS AND 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 business account, you will need to contact the companies initiating those transactions on or after Monday, September 24 and provide them with your Arvest business 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 BUSINESS DEBIT CARD?**

**A:** If you currently are an authorized signer on a Bear State business account and currently have a business debit card, 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. Arvest only allows authorized signers on an account to have a debit card.

**Q: WHEN CAN I START USING MY NEW ARVEST BUSINESS 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 business debit card and begin using your new Arvest business debit card. Your Arvest business 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 business debit card is on page 18 of this booklet.**

**Q: I HAVE AUTOMATIC PAYMENTS TIED TO MY BEAR STATE BUSINESS 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.** Since you will receive a new Arvest business 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.

## ATM ACCESS

### **Q: WHEN WILL BEAR STATE ATMS TRANSITION TO ARVEST ATMS?**

**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](https://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 BUSINESS ACCOUNTS TRANSITION TO ARVEST?**

**A:** Unless you declined overdraft coverage on your Bear State business checking account, you will have overdraft coverage when your account transitions to an Arvest account on Monday, September 24. Overdraft coverage on Arvest business checking accounts pay these items:

- Checks you write and checks initiated by online bill pay
- ACH electronic payments for bills automatically deducted from your account
- Recurring debit card transactions, such as a monthly membership or subscription dues
- Everyday debit card purchases
- Cash withdrawals from ATMs
- One-time online debit card payments including utilities, online shopping and reservations

Overdraft coverage limits vary based on account type. To determine what your overdraft coverage limit is on your Arvest business account,

you may find it by logging in to Arvest Online Banking with BlueIQ™. You may also contact us toll-free at (844) 845-3102 or visit your nearest Arvest branch on or after Monday, September 24.

### **Q: WHAT IF I DON'T WANT ANY OVERDRAFT COVERAGE?**

**A:** When your Bear State business account transitions to an Arvest account on Monday, September 24, you can visit a branch or contact us toll-free at (844) 845-3102 and we will be happy to help you change your overdraft coverage.

### **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.

## 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 business account(s) transitions to 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 on or after 7:00am on Monday, September 24 by calling the existing Bear State Bank’s VoiceLine 24® 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 on Friday, September 21, continue to use Bear State Bank’s VoiceLine 24® to receive information about your Bear State account.

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

**A:** You will not be able to access account information that posted 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 information about what is available through the Arvest 24-Hour Account Info Line, visit [arvest.com/phone](https://arvest.com/phone).

**Q: CAN I ACCESS MERCHANT CHECK VERIFICATION THROUGH ARVEST'S TELEPHONE BANKING?**

**A:** Arvest does not offer customers the ability to perform check verification through the Arvest 24-Hour Account Info Line.

**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: WHEN WILL I BE ABLE TO LOG INTO ARVEST ONLINE BANKING? WHEN WILL I NO LONGER HAVE ACCESS TO MY BEAR STATE ONLINE BANKING?**

**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 Arvest 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 tied to the business that you are currently using\* to log into 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 the Business Tax ID 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 banking 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.*

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.

**PLEASE NOTE:** Arvest does not offer shared access roles for online banking. The Arvest Login ID is tied to the business ONLY and viewing access cannot be granted to an individual who is not an authorized signer on the account. The business Login ID will be used to access account information.

**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 BUSINESS 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 BUSINESS 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 38 of the enclosed *important business deposit account information* booklet.

**COMMERCIAL LOANS & LINES OF CREDIT**

**Q: WILL THE RATES, PAYMENT DATES OR TERMS CHANGE FOR MY COMMERCIAL LOAN?**

**A:** When your Bear State commercial loan transitions to an Arvest loan on Monday, September 24, the interest rate, payment dates and terms (including maturity date) will not change. When your commercial loan matures, you will receive a letter from Arvest providing you with information about your options, including current rates and terms.

**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 your account number has changed).

**Q: DO I NEED TO PROVIDE ANYTHING TO MY BUSINESS INSURANCE COMPANY?**

**A:** Please use the following as the mortgagee/loss payee for Arvest Bank: Arvest Bank, P.O. Box 940, Rogers, AR 72757-0940.

**TREASURY MANAGEMENT**

**Q: WHAT CHANGES WILL BE MADE TO MY TREASURY MANAGEMENT SERVICES? HOW WILL THESE BE COMMUNICATED?**

**A:** An associate from the Arvest Treasury Management division will be contacting you, if they haven't done so already, regarding your transition to Arvest. If you have questions before then, please contact our Treasury Management team at (877) 849-2274.

**WIRE TRANSFERS**

**Q: WHAT DO I NEED TO DO TO GET SET UP TO RECEIVE OR SEND WIRE TRANSFERS FOR MY NEW ARVEST BUSINESS ACCOUNT?**

**A:** If you have a current wire transfer agreement with Bear State, you will be contacted by mail regarding an Arvest wire transfer agreement. Arvest offers domestic and international wires. An Arvest wire agreement will be required for any wires sent on or after Monday, September 24. If you have questions before then, please contact us at (844) 845-3102.

**NIGHT DROP**

**Q: CAN I CONTINUE TO USE THE NIGHT DROP AFTER MY BUSINESS ACCOUNT TRANSITIONS TO AN ARVEST ACCOUNT ON MONDAY, SEPTEMBER 24?**

**A:** If you currently use the night drop service at Bear State you will be contacted by mail regarding signing an Arvest night drop agreement. If you have questions before then, please contact us at (844) 845-3102.

**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.**





## BUSINESS CHECKING ACCOUNTS DESIGNED TO MEET YOUR NEEDS

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

Many of the Bear State business checking accounts will convert to an Arvest Small Business Checking account on Monday, September 24.

The **Arvest Small Business Checking** account includes:

- Fee waiver when your Bear State business account transitions to an Arvest Small Business Checking account. The \$10 monthly fee will be waived for the first six statement cycles after the transition is complete\*
- Overdraft protection available up to \$400 (upon approval)
- 200 items (checks, deposits and deposited items) per monthly statement cycle
- Free online bill pay (up to 15 payments per month. Each additional payment is \$0.50.)
- Excess per item fee: \$0.50 (in excess of 200—see above)
- Unlimited electronic items (ACH debits and credits)

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

### Additional Small Business and Commercial Checking Account Options

At Arvest we will take the time to work with you to understand the unique needs of your business 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 business banking customers.

If after the transition to Arvest is complete on Monday, September 24 you believe another account better suits your business' needs, please contact us so that we can make sure you are in the right account type.

|  | Free Small Business Checking | Small Business Checking ** | Small Business Club Checking | Business Checking**   | Business Interest Checking | IOLTA/IORETA  |
|--|------------------------------|----------------------------|------------------------------|---|----------------------------|---|
| Monthly Items Included (checks, deposits, deposited items) | 100                          | 200                        | 200                          | Fees may apply*   | Fees may apply*            | No Limit  |
| Online BillPay   | Up to 15 payments monthly    | Up to 15 payments monthly  | Unlimited                    | \$6 for the first 15 bill payments; \$0.50 for additional bill payments (per month) | 200                        | \$6 for the first 15 bill payments; \$0.50 for additional bill payments (per month) |
| Online & Mobile Banking                                    | Free                         | Free                       | Free                         | \$10 monthly fee  | \$10 monthly fee           | Free  |
| Arvest Business Debit Card                                 | ✓                            | ✓                          | ✓                            | ✓   | ✓                          | IOLTA: N/A<br>IORETA: ✓   |
| Images Returned in Statement                               | Yes, \$5 per month           | Yes                        | Yes                          | Yes   | Yes                        | IOLTA: N/A<br>IORETA: Yes   |
| Monthly Maintenance Fee                                    | None*                        | \$10 flat fee              | \$15*                        | \$9   | \$9                        | IOLTA: None<br>IORETA: \$9  |

\* Please see the Truth in Savings Act ("TISA") disclosures, which begin on page 2 in the Important Business Deposit Account Information Booklet.

\*\* Fee waiver when your Bear State business account transitions to an Arvest Small Business Checking or Business Checking account. All monthly fees will be waived for the first six statement cycles after the transition is complete. Changes made to your Small Business Checking or Business Checking account product may result in the removal of the fee waiver.

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

If you are an account holder or authorized signer on a business account, and eligible for an Arvest debit card, then you will receive a new Arvest Bank debit card before Friday, September 21.

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

- You will not need to activate your Arvest business 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 5:00am on Monday, September 24 by calling the debit card activation and support number at (866) 763-3369.

Chip-enabled debit cards provide increased security at chip-enabled terminals and ATMs. A unique code in the chips protects the transaction, greatly reducing risk of fraud. To learn more about chip-enabled cards, visit [arvest.com/chip](http://arvest.com/chip).

Additional benefits of the chip-enabled Arvest Business Debit Card:

- Make interest-free purchases direct from your checking account anywhere Visa® is accepted
- Withdraw cash fee-free at more than 360 Arvest ATMs



## DEPOSIT IMAGE ATMS—MAKING AN ATM DEPOSIT FAST AND 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 images of deposited checks on receipt
- Receive itemized list of cash deposited on receipt
- Receive summary total of amount deposited on receipt

**Until the transition to Arvest is complete on September 24, you are welcome to use your Bear State ATM or debit card to withdraw cash at Arvest ATMs with no ATM fee.** After 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](http://arvest.com/welcome) and use our Branch Locator.



## BUSINESS SAVINGS & MONEY MARKET

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

If you believe a different type of account will better suit your business' needs, please contact us after the transition is complete on September 24 and we will be happy to assist you.

Arvest offers a variety of business savings accounts to earn interest on excess cash reserves.

### Business Money Market

The Business Money Market account allows businesses to set aside funds that can be easily accessed when necessary. Due to the rate structure, the more money held in the account, the higher the interest rate.

### Business Savings

The Arvest Business Savings Account provides a safe place for excess cash reserves allowing you to separate them from your general daily operating funds.

|                             | Business Money Market   | Business Savings   |
|-----------------------------|---|--|
| Minimum balance requirement | None<br><i>(Avoid monthly service fee by maintaining a \$2,500 minimum daily balance)</i>   | None<br><i>(minimum \$100 daily balance or \$500 average daily balance waives monthly service fee)</i>   |
| Earns Interest              | Earned interest rate is tiered for higher rates on larger balances:<br>Tier 1: \$0-\$2,499.99<br>Tier 2: \$2,500-\$9,999.99<br>Tier 3: \$10,000-\$99,999.99<br>Tier 4: \$100,000-\$249,999.99<br>Tier 5: \$250,000+ | Earns interest paid quarterly on daily collected balances of \$100 or greater                            |
| Monthly Fee                 | \$10<br><i>(waived by maintaining a minimum daily balance of \$2,500)</i>   | \$2<br><i>(waived by maintaining a minimum daily balance of \$100 or average daily balance of \$500)</i> |
| Statements                  | Monthly   | Quarterly  |



## ONLINE & MOBILE BANKING TO HELP YOU MANAGE YOUR BUSINESS

### Arvest Online Banking with BlueIQ™

Arvest Online Banking with BlueIQ™ provides easy, secure access to your bank accounts anywhere you are on your computer or tablet. Free Small Business Checking and Small Business Checking account holders can use Arvest's Online Banking with BlueIQ™ at no charge. There is a \$10 monthly fee for Business Checking and Business Interest Checking account holders.

- 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 for 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 the Business Tax ID Number. Once you are logged in you will be required to change your 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 your active accounts and their balances.

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

**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.**

**PLEASE NOTE:** Arvest does not offer shared access roles or limited Power of Attorney (POA) for Arvest Online Banking with BlueIQ™. The Arvest 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.

## Benefits and 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 & budgeting tools and the ability to create auto-categorizations and add non-Arvest accounts
- Reorder checks & review check images
- Ability to set savings goals and track cash flow
- Transfer money and pay bills using Arvest BillPay

**PLEASE NOTE:** Treasury Management customers will be using Cash Manager for their online banking needs. Customers were notified by mail in July about their transition to the Arvest Cash Manager online banking platform.

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 statements electronically.

To register for Arvest e.Statements, 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

The Arvest Go mobile banking app provides an enhanced experience that is designed for your iPhone® or Android™ device. You can enjoy the Arvest Go app after the conversion is complete on Monday, September 24. Your current Bear State mobile app will not work after 3:00pm on Friday, September 21.

With the Arvest Go app you can:

- 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 the Business Tax ID Number. If you already changed your password in Arvest Online Banking with BlueIQ you will need to use the new password to log in.

- Deposit checks using your phone's camera with mobile check deposit
- 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 transfer
- Schedule and edit recurring payments and transfers

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





## TREASURY MANAGEMENT HELPS IMPROVE YOUR BUSINESS' CASH FLOW & REDUCE EXPENSES

### Arvest Cash Manager

Arvest's online cash management system allows you to set up multiple users with different levels of access and control, while providing you with numerous expansion capabilities, including:

- ACH transfers
- Federal tax payments
- Stop payments
- Wire transfers

### Remote Deposit Capture

Manage your schedule by submitting deposits remotely via a scanner or your mobile device. Spend more time running your business and less time running to the bank by:

- Converting paper checks to electronic images
- Depositing scanned checks
- Accessing detailed reports

## MERCHANT SERVICES ACCEPT CREDIT CARDS IN-STORE & ONLINE

With a merchant account, your business will be able to accept credit card payments (Visa®, MasterCard®, Discover®, and American Express®) for goods and services:

- Over the phone
- Via a credit card terminal
- Online
- Using a mobile device such as your mobile phone

Arvest Merchant Services benefits include local service, affordable purchase or lease equipment options, free supplies, and competitive pricing.

**If you are a current merchant services customer, please continue to use the same products and services you had with Bear State. Your current contacts for maintenance or questions will remain the same after the transition of Bear State to Arvest is complete on Monday, September 24.**



## SMALL BUSINESS & COMMERCIAL LOANS & FINANCING

Whether you are refinancing, expanding, buying or relocating a building, or need more working capital to get you through a season, Arvest offers a variety of financing options for your business.

### SBA Loans

As a preferred SBA lender, Arvest has the highest level of autonomy the SBA affords to lenders—giving us the ability to streamline the procedures necessary to provide financial assistance to the small business community and businesses like yours. Speak to a preferred lender today to learn more about the loans we offer and which one is right for your business.

### Commercial Lines of Credit

Arvest commercial lenders are dedicated to helping your business thrive, and understand the need to maximize your daily cash flow and the cash cycles of your business. We can help you operate more efficiently, and our commercial lines of credit can help you meet short-term cash needs, purchase inventory, finance accounts receivable, and take advantage of trade discounts.

### Commercial Real Estate

If you'd like to purchase, refinance or develop a commercial property, Arvest offers commercial real estate loans with flexible terms that fit your specific situation. Working with our local commercial lenders means you will not only have their help in finding the right financing option, but you will also have their support throughout the loan process and beyond.

### Agricultural Loans and Agri-banking

More than just a source for loans, Arvest partners with farmers, ranchers and agricultural businesses to provide financial solutions for the unique needs of agri businesses, including a variety of business accounts and treasury management services to help you run your business more efficiently.

Plus, when you need additional funds for farm equipment, land, livestock and more, our agricultural loans are backed by local service from people who understand the business needs of farmers and agricultural businesses in your community.

### Equipment Finance

Our expert equipment finance team can advise you of solutions to fit the equipment financing needs of your unique business, including a variety of terms and types to best benefit you, including aircraft, business equipment, commercial fleets, medical equipment, municipal leases and school financing. Arvest Equipment Finance can help you conserve your working capital, take advantage of possible tax benefits\*, and overcome budget limitations.

*\*Consult a tax professional*

## TRUST ARVEST FOR ALL OF YOUR CONSUMER LOAN NEEDS

In addition to our products and services specially designed for businesses, Arvest also offers a range of consumer lending solutions, including mortgages and consumer loans.

### 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
- Rural Development loans
- Construction 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 and 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.*



# 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**  
BANK

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



  
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