

KEY INFORMATION

HERE IS WHAT TO EXPECT AND WHEN



CRITICAL DETAILS ABOUT THE CONVERSION TO ARVEST BANK

FRIDAY, AUGUST 31	<ul style="list-style-type: none">• Arvest debit cards and PINs will be mailed as early as this date. The PIN will arrive shortly after your debit card.
BEFORE 3:00 PM, FRIDAY, SEPTEMBER 14	<ul style="list-style-type: none">• As of 3:00pm, Bear State bill pay will no longer be available through online banking or the mobile app. Print any bill pay history or payee information before this time.
BEFORE 3:00PM, FRIDAY, SEPTEMBER 21	<ul style="list-style-type: none">• Prior to 3:00pm, be sure you save or print any activity that has occurred in your Bear State online banking 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™.
FRIDAY, SEPTEMBER 21	<ul style="list-style-type: none">• All Bear State branches will be open normal business hours.• Transition of Bear State ATMs to Arvest ATMs will begin at 2:00pm and will be complete by 7:00am Monday, September 24. ATM availability may be limited during this transition.• As of 3:00pm, Bear State online, mobile and telephone banking will no longer be available.
SATURDAY–SUNDAY, SEPTEMBER 22-23	<ul style="list-style-type: none">• All Bear State branches will be closed.
MONDAY, SEPTEMBER 24	<ul style="list-style-type: none">• Bear State branches open* as Arvest branches.• Use your Bear State debit card for withdrawals and purchases until 5:00am, after which point it will be deactivated. At 5:00am, begin using your new Arvest debit card. Any payments tied to your existing Bear State debit card that take place after 5:00am will be rejected and will not be processed. You will need to contact these companies to provide them with your new Arvest debit card information.• Use your existing Bear State check stock until 7:00am after which point you will need to shred all remaining check stock or deposit slips. At this time, begin using your new Arvest checks. Your Bear State routing number will change to the Arvest routing number 082900872. You will need to update any automatic payment or deposits with this information as soon as possible after the conversion to Arvest Bank is complete on September 24.• As of 7:00am you can begin using the Arvest 24-Hour Account Info Line (telephone banking) by calling (888) 254-6324.• Get started with Arvest Online Banking with BlueIQ™ at arvest.com, access telephone banking and download the Arvest Go mobile banking app. To ensure scheduled transfers and bill pay payments continue to occur, you must accept Online Banking with BlueIQ™ Terms and Conditions by logging in to online banking or Arvest Go.• Bank at any of the more than 270 Arvest locations or 360+ ATMs.

• Because there are Arvest locations in very close proximity to Bear State branches, some Bear State branches will not reopen on Monday, September 24. For a complete list please visit arvest.com/welcome and use our Branch Locator to search by city or zip code.

arvest.com/welcome | Toll-Free (844) 845-3102



Member FDIC

For more details, see the enclosed **welcome booklet**.