

Electronic Delivery of Mortgage Periodic Statements (e.Statements) Terms and Conditions

This Agreement between you and Arvest Bank governs your election to receive certain statements and notices from us in electronic form, in lieu of paper, including electronic delivery of your mortgage billing periodic statements and notices that we are required to provide to you under applicable Federal and State laws and regulations ("e.Statements"). By clicking the "Confirm mortgage e.Statement enrollment" link below, you are affirmatively consenting to receive e.Statements from us in electronic form, in lieu of paper, and agreeing to the terms and conditions of this Agreement.

Definitions. "We," "our" and "us" refer to Arvest Bank and its affiliates. "You" and "your" refer to anyone from whom we have received an election for e.Statements and each and every owner of an account for which the e.Statement option was elected and all others authorized to access such account. "Mortgage Sign-On" refers to the online mortgage service in which you may enroll through www.arvest.com.

System Requirements. In order to access, view, download and/or print your e.Statements, you will need the following:

- Internet Access
- Prior enrollment in "Mortgage Sign-On" at www.arvest.com
- Adobe Reader version 5.0 or higher.
- A printer connected to your computer or sufficient storage space thereon to save the e.Statements.

Joint Accounts. If your account is owned jointly with another person, either one of you may elect to receive e.Statements; that election shall bind both of you. When any account owner elects e.Statements, we will discontinue all paper statement production, but we may continue to send your end of year tax reporting statements on paper.

Scope of Election for Delivery of e.Statements. Your election to receive e.Statements covers the monthly periodic billing statements we provide to you in connection with your mortgage account. Your election also covers disclosures that are required with your account, including, without limitation, the periodic statement required by the Truth-In-Lending Act and annual privacy notices. By using e.Statements, you accept and agree to be bound by the terms and conditions of this Agreement, as amended from time to time. You also agree to be bound by any and all laws, rules, regulations and official issuances applicable to e.Statements now existing or which may hereafter be enacted, issued or enforced.

We have absolute discretion to make e.Statements available to you. Further, we have the discretion, from time to time and upon notice, to modify, restrict, withdraw, cancel, suspend, discontinue or change in any manner e.Statements without giving any reason. You understand that you will be deemed to have agreed to any such modification or change by your continued use of e.Statements.

You understand that, when you sign up for e.Statements, we will discontinue mailing paper statements immediately and that your next statement will be available in electronic format only. All future statements for that account will be e.Statements, which you will access through Mortgage Sign-On at www.arvest.com to obtain, review, print, and copy/download your periodic statements. We will send an email notice to you each month regarding the availability of your e.Statement (the "e.Statement Notification"). The e.Statement Notification will contain instructions detailing how to access your

e.Statement. You may access your e.Statement via the procedures that we authorize. Your e.Statement will be available for viewing for a period of eighteen (18) months from the applicable statement date.

Duty to Review Periodic Statements. You must promptly access/review your e.Statement and any accompanying items and immediately notify us in writing of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your statement, you are still fully responsible to review the statement. Any applicable time periods within which you must notify us of any errors on your e.Statement begin on the date we send you the e.Statement Notification regardless of when you access and/or review your e.Statement. If you do not immediately inform us of any non-receipt of an e.Statement or any errors, irregularities, discrepancies, claims or items contained therein, you shall be deemed conclusively to have accepted that all information disclosed in the e.Statement is true, accurate and correct in all respects.

Change of Mailing Address, Email Address, and Other Information. You agree to immediately notify us of any change in your mailing or email address or other particulars relevant to this Agreement. To notify us of your email address change, please log onto Mortgage Sign-On at www.arvest.com, select Update Information, enter your new email address, mailing address, and/or phone number in the appropriate field(s), and click the appropriate "update" button to submit the information. Please note that you must provide us with a valid email address to receive e.Statements.

Canceling e.Statement. You may, at any time, cancel your election to receive e.Statements. Upon cancellation, we will send you your next available account statement on paper to the address of record for the account. Contact us at any of our retail locations or call centers to cancel your election to receive e.Statements.

Additional Terms and Conditions. You remain subject to the terms and conditions of all of your existing applicable agreements with us relating to your account(s), including, without limitation, all fees schedules and those agreements governing Mortgage Sign-On at www.arvest.com and your account(s). When you elect to receive e.Statements, you do not change the agreements you already have with us for your account(s). If there is a conflict between any other agreement you have with us and this Agreement, the terms and conditions of this Agreement will govern your access to and use of e.Statements.

By clicking the "Confirm mortgage e.Statement enrollment" link below, you are affirmatively consenting to receive e.Statements from us in electronic form, in lieu of paper, and agreeing to the terms and conditions of this Agreement.

Please click the link below to accept the Terms and Conditions and complete the mortgage e.Statement enrollment process.

[Confirm mortgage e.Statement enrollment](#)