

PERSONAL CREDIT CARD TERMS & CONDITIONS



The information about the costs of the cards described in this application is accurate as of January 8, 2019. This information may have changed after that date. To find out what may have changed, call us at 1-800-356-8085, write to us at P.O. Box 6139 Norman, OK 73070 or go to www.arvest.com/creditcards.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>0% introductory APR for 12 billing cycles from date of account opening.</p> <p>After that your APR will be 21.00% for Classic VISA accounts; 17.65% for VISA Gold accounts; or 14.65% for VISA Platinum accounts based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) for Cash Advances	<p>21.00% for Classic VISA accounts; 17.65% for VISA Gold accounts; or 14.65% for VISA Platinum accounts based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fees	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>Either \$4 or 4% of the amount of each cash advance, whichever is greater.</p> <p>1% of each transaction in U.S. dollars.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment: • Over the Credit Limit: • Returned Payment: 	<p>\$20</p> <p>\$25</p> <p>\$25</p>

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.