

## **DISCLOSURE AND CONSENT TO THE USE OF ELECTRONIC COMMUNICATIONS**

Arvest Bank (“we,” “us” and “our”) is required by law to provide certain information to you “in writing,” which means you have a right to receive that information on paper. We can quickly and conveniently provide this information to you electronically, but before doing so, we need your consent to use electronic records and signatures as set forth below in this Disclosure and Consent to the Use of Electronic Communications (the “Disclosure and Consent”).

We have described the important details that you need to know below, please read this carefully.

### **A. What Communications We Will Provide Electronically**

We will electronically provide you with communications such as disclosures, notices, agreements, undertakings, fee schedules, or other information we choose to provide to you or that you sign, submit, or agree to at our request (“Communications”) in connection with any Service or Additional Service you obtain or access online via the Arvest Bank website (a “Transaction”). We may also use electronic signatures and obtain them from you in connection with Transactions. Your consent to receive electronic Communications or use electronic signatures applies only to Transactions.

Your agreement to this Disclosure and Consent does not mean that we must provide Communications to you electronically, and we may, in our sole discretion, provide any Communications to you on paper.

### **B. Record Retention**

You should print or download a copy of any electronic Communications for your records, including this Disclosure and Consent.

### **C. System Requirements**

In order to view and retain your electronic Communications, you will need:

- Internet access, a Current Version of an Internet browser we support, and an email address;
- A Current Version of a PDF reader; and
- A printer or other storage device.

You must have a computer or handheld device using a Current Version of an operating system capable of supporting all of the requirements described above. In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices. We will tell you in advance when this is the case. If you are using a handheld device you may also need Bluetooth or wireless capabilities to print or download the electronic Communications.

By “Current Version”, we mean a version of the software currently supported by its publisher. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with this Transaction.

If we change these hardware or software requirements, and that change creates a material risk that you would not be able to access or retain your electronic Communications, we will notify you.

**D. Change of Mailing Address, Email Address, and Other Information**

To receive electronic Communications you must provide us with valid Email Address and postal address. You must notify us immediately of any change to your Email or postal addresses, or other particulars relevant to this Agreement. You can make changes to your Email Address or your postal address by visiting one of our branches or calling our Contact Center at (866) 952-9523.

**E. Your Right to Paper**

As part of providing banking services to you, we are required by law to provide specific information to you “in writing,” which means you have a right to receive that information on paper. Therefore, you may request a paper copy of any electronic Communication at any time by calling our Contact Center at (866) 952-9523. We may charge you a service fee for any paper copies that you request. Those fees are listed in the “Other Fees” section of your Truth-in-Savings Disclosure provided with this Transaction.

**F. Withdrawing Your Consent to Electronic Communications**

We need your consent to complete Transactions electronically. If at any time after you agree to this Disclosure and Consent, but before you complete a Transaction you would like to withdraw your consent, you may do so by closing your browser window and exiting the Transaction. If you withdraw your consent the Transaction will be cancelled.

Your withdrawal of consent with respect to a Transaction does not affect any other consent you have given us at any other time or will give us at any other time in the future to use electronic records and signatures. You may withdraw your consent to Electronic Communications generally by notifying our Contact Center at (866) 952-9523. This may result in your access to online banking being cancelled.