ONLINE BANKING WITH BLUE USER GUIDE

ARVEST
Member FDIC 
EQUAL HOUSING LENDER
WELCOME
Arvest Bank’s Online Banking with BlueIQ™ provides easy, secure access to your bank accounts anywhere you’re using a browser on your computer or tablet. In addition to standard features like viewing balances, making payments and transferring funds, Online Banking with BlueIQ™ offers money management tools, budgets, goals, auto-categorization and adding non-Arvest accounts.

ENROLLMENT INFORMATION
If you’re enrolling in online banking for the first time, please call (844) 225-8347 or visit your favorite branch. Once enrolled, you will log in to online banking using a Login ID, password and (in some cases) challenge questions established during the enrollment process. After accepting Terms and Conditions and agreeing to receive account communications electronically, you’re ready to enjoy the speed, ease and convenience provided by Online Banking with BlueIQ™.

READY TO BOOST YOUR FINANCIAL IQ
In this guide, we’ll show you how to perform some basic functions such as:

- View balances (pgs. 1, 3)
- View account activity (pgs. 1, 6)
- View recent transactions (pgs. 1, 6)
- Send/receive secure messages (p. 2)
- View e.Statements (p. 3)
- Transfer funds (p. 7)
- Pay bills (pgs. 11-14)
- Find helpful information (p. 15)
- Update contact information (p. 16)
- Set up alerts (p. 17)
VIEW DASHBOARD INFORMATION

You will log in to Online Banking with BlueIQ™ at arvest.com. Once logged in, you will see the Dashboard page. From this page, you can navigate to sections of Online Banking with BlueIQ™, including Messages, Accounts, Transactions, etc.

Directly below the Dashboard menu item, you’ll see the Manage/Plan menu options. Manage gives you the details you need to view and manage your accounts and transactions. When the Manage option is selected, you will see some basic features available on the Dashboard, including:

A. QUICK PAY – Schedule a payment to a BillPay recipient or an Arvest credit card, mortgage or loan. Learn more on p. 11.
B. TRANSFER NOW – Transfer funds between your Arvest accounts. Learn more on p. 7.
C. ARVEST ACCOUNTS – View balances of your Arvest accounts. Learn more on p. 3.
D. OTHER ACCOUNTS – Track other types of accounts in Online Banking with BlueIQ™. Learn more on pgs. 4-5.
E. RECENT TRANSACTIONS – View recent transactions that have occurred across all of your accounts. Learn more on p. 6.

You’ll also notice [?] and [?] and icons throughout Online Banking with BlueIQ™. These are designed to explain how features and services work, as well as how they can help you. The icons specifically designate new features that can help increase your financial IQ.
SECURE MESSAGES
The Messages tab allows you to communicate securely with Arvest Customer Service.

SEND SECURE MESSAGES
1. Select the MESSAGES tab
2. Select SECURE MESSAGES
3. Select WRITE A SECURE MESSAGE to contact Arvest Customer Service

RECEIVE SECURE MESSAGES
4. To check secure messages from Customer Service, select the dropdown box next to All Secure Messages to choose which messages you want to view.
FIND INFORMATION ABOUT YOUR ACCOUNTS

The Accounts/e.Statements page displays the balances of all of your accounts. From here, you can also perform everyday functions like:

- View e.Statements
- Re-order checks

VIEW e.STATEMENTS ONCE ENROLLED

1. Select the ACCOUNTS/E.STATEMENTS tab
2. Select the ACCOUNT you wish to view
3. Select e.STATEMENTS
4. Select the DATE of the e.Statement you wish to view
OTHER ACCOUNTS
Accounts from other financial institutions can also be added on this page.
- Online Accounts are accounts at other financial institutions that can be viewed through Online Banking with BlueIQ™. Transactions from these accounts can be categorized and included in your budgets and goals.
- Offline Accounts are assets or liabilities for which you want to track the value, such as your house, vehicles or even cash.

ADD ONLINE ACCOUNTS (NON-ARVEST ACCOUNTS)
1. Select the ACCOUNTS/E.STATEMENTS tab
2. Select ADD AN ACCOUNT and choose ONLINE ACCOUNT
3. Enter in financial institution name
4. Select NEXT and follow the instructions
(continued on p. 5)
ADD ONLINE ACCOUNTS (NON-ARVEST ACCOUNTS) (cont.)

5. Complete required fields marked with an asterisk (*)
6. Select NEXT
7. SELECT the accounts in which you want to add
8. Select ADD
9. You should see the newly added accounts listed
VIEW YOUR TRANSACTIONS

You can view transactions for one, many or all of your accounts on this page.

1. CHOOSE which accounts you wish to view by using the dropdown menu
2. Use the SEARCH BOX to find transactions by keyword, amount, date range, category, check number, accounts and more

<table>
<thead>
<tr>
<th>Date</th>
<th>Transaction</th>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAR 5</td>
<td>ARVEST MORTGAGE ACH PMT</td>
<td>Housing/Mortgage/Rent</td>
<td>-$3,086.83</td>
</tr>
<tr>
<td>MAR 5</td>
<td>PRIORITY CHECK</td>
<td>Housing</td>
<td>-$300.00</td>
</tr>
<tr>
<td>MAR 5</td>
<td>CHECK # 2510</td>
<td>Uncategorized Expense</td>
<td>-$146.00</td>
</tr>
<tr>
<td>MAR 5</td>
<td>POS PIN PUR FROM CHK OIL CHANGE #0125</td>
<td>Transportation/Maintenance</td>
<td>-$35.52</td>
</tr>
<tr>
<td>MAR 5</td>
<td>POS PUR FROM GAS STATION 2720 W WEDINGTON</td>
<td>Transportation/Fuel</td>
<td>-$15.08</td>
</tr>
<tr>
<td>MAR 5</td>
<td>MOBILE XFER</td>
<td>Transfer Between Accounts</td>
<td>-$96.00</td>
</tr>
<tr>
<td>MAR 5</td>
<td>POS PUR FROM CHK FAST FOOD 1125</td>
<td>Food/Dining Out</td>
<td>-$7.22</td>
</tr>
<tr>
<td>MAR 5</td>
<td>POS PUR FROM CHK PIZZA PLACE</td>
<td>Food/Dining Out</td>
<td>-$21.35</td>
</tr>
<tr>
<td>MAR 5</td>
<td>POS PUR FROM CHK VENDING MACHINE</td>
<td>Food/Dining Out</td>
<td>-$1.25</td>
</tr>
<tr>
<td>MAR 5</td>
<td>MOBILE XFER</td>
<td>Transfer Between Accounts</td>
<td>$96.00</td>
</tr>
<tr>
<td>MAR 5</td>
<td>POS PUR FROM CHK SHOPPING CENTER</td>
<td>Clothing</td>
<td>-$43.90</td>
</tr>
<tr>
<td>MAR 5</td>
<td>POS PUR FROM CHK CANDLE STORE</td>
<td>Personal Care</td>
<td>-$33.20</td>
</tr>
</tbody>
</table>
SCHEDULE A ONE-TIME TRANSFER

1. From the Dashboard page, select TRANSFER NOW
2. Select the TO dropdown menu and choose account you want to transfer funds into
3. Enter the AMOUNT you want to transfer
4. Select the FROM dropdown menu and choose account you want to transfer funds from
5. Select PREVIEW
6. Select CONFIRM
7. You should see a Transfer Successful message; select the close icon (X) in that box to return to the Dashboard
MAKE AN ARVEST TO ARVEST TRANSFER

1. From the Dashboard page, select **TRANSFER NOW**
2. Select **ANOTHER ARVEST CHECKING ACCOUNT** (Arvest to Arvest)
3. ENTER the recipient last name, the recipient checking account number and the amount
4. Choose the **FROM** account
5. Select **PREVIEW**
6. Select **CONFIRM**
SCHEDULE A RECURRING TRANSFER

1. Select the BILLPAY/TRANSFERS tab
2. Select MAKE A PAYMENT/TRANSFER AND CHOOSE RECURRING
3. Select the TO DRODOWN BAR and choose account you want to transfer funds into
4. Enter the AMOUNT you want to transfer
5. Select the FROM DRODOWN BAR and account you want the funds to transfer from
6. Enter the START DATE you want to initiate the recurring transfer
7. CHOOSE how often you want the transfer to occur
8. CHOOSE when and if you want the recurring transfer to stop
9. Select SUBMIT

(continued on p. 9)
SCHEDULE A RECURRING TRANSFER (cont.)

10. Select YES to initiate transfer

11. You should see a transfer scheduled on your Payments & Transfers timeline
ADD A RECIPIENT TO PAY BILLS

To pay a single bill or multiple bills, you must set up recipient information by following these steps:

1. Select the BILLPAY/TRANSFERS tab
2. Select RECIPIENTS
3. Select ADD RECIPIENT to choose Company or Person
4. a) TYPE the name of the recipient in the empty box,
   b) Select the MAGNIFYING GLASS to search for the recipient
5. Select the correct company from SEARCH RESULTS†
6. Complete required fields marked with an asterisk (*)
7. Select SAVE

Repeat for as many recipients as you want to add.

†If recipient is not found within Search Results, recipient information may be added manually by selecting Enter Recipient Information and completing the form.
SCHEDULE A ONE-TIME BILL PAYMENT

1. From the Dashboard page select QUICK PAY
2. Select the TO dropdown bar and select the recipient you want to pay
3. ENTER the amount of your payment
4. Select the FROM dropdown bar and select the funding account for the payment
5. Select the DATE you would like to make payment on
6. Select PREVIEW
7. If the information is correct, select CONFIRM
8. You should see a Payment Successful message; select the close icon (X) in that box to return to the Dashboard
PAY MULTIPLE BILLS
1. Select the BILLPAY/TRANSFERS tab
2. Select PAY MULTIPLE
3. CHOOSE which recipients you want to pay, then complete required fields marked with an asterisk (*)
4. Select PREVIEW PAYMENTS to review
5. Select PAY ALL to schedule payments
SCHEDULE A RECURRING BILL PAYMENT

1. Select the BILLPAY/TRANSFERS tab
2. Select MAKE A PAYMENT/TRANSFER and choose RECURRING
3. Select the TO dropdown bar and choose recipient you want to send payment to
4. Enter the AMOUNT you want to pay
5. Select the FROM dropdown bar and choose account you want to pay from
6. ENTER the date you want to initiate the recurring payment
7. CHOOSE how often you want the payment to occur
8. CHOOSE when and if you want the recurring payment to stop
9. Select which ALERTS you want to receive (optional)
10. Select SUBMIT

(continued on p. 14)
SCHEDULE A RECURRING BILL PAYMENT (cont.)
11. Select **YES** to initiate transfer
12. You should see a payment scheduled on your Payments & Transfers timeline
LOOKING FOR HELP?

The Help tab gives you access to helpful information about online banking, as well as the ability to search for information by asking a question or entering a keyword.
ACCOUNT SETTINGS & UPDATING YOUR PROFILE
The Settings tab allows you to update your personal contact information, a vitally important part of your relationship with Arvest Bank, as well as set up and manage transaction alerts plus much more.

ENTER OR UPDATE YOUR CONTACT INFORMATION
1. Select the SETTINGS tab
2. Depending on the information to update, choose CHANGE ADDRESS or CHANGE CONTACT INFO and enter the appropriate information, making sure to complete required fields marked with an asterisk (•)
3a. Enter your new email addresses or phone numbers, then select SAVE
3b. Enter your new address information, then select SAVE
SET UP ALERTS

1. Select the SETTINGS tab
2. Select the ALERTS tab
3. Select ADD ALERT to choose the alert you want to establish
4. ENTER the necessary information, making sure to complete required fields marked with an asterisk (*)
5. Select SAVE
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