

CHECK AND BALANCE



HOW TO KEEP GOOD BANK RECORDS

Enter your starting balance in the check register.

Subtract any bank fees.

Enter every transaction as soon as possible. For checks, enter the check number (i.e. "1869"), date, payee and amount. For debit cards, enter "DC," date, payee and amount. For ATM withdrawals, enter "ATM," date, location and amount. For deposits, enter "DEP," date, description and amount. For drafts, enter "AP," date, payee and amount.

Remember to subtract any automatic drafts, such as a utility payment. Enter pending drafts monthly, weekly or each pay period.

Keep a running balance. Be sure to double check addition and subtraction.

In case of errors or questions about your electronic transfer, please contact us at the phone number listed under the Helpful Information section of this document or on your bank statement.

Notify us as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

ABBREVIATIONS

ACH = Automatic Clearing House

ATM = Automatic Teller Machine

POP = Point of Purchase (may replace a check)

POS = Point of Sale (debit card purchase)

*Checks do not always clear in numerical order or immediately.

DC	Debit Card	ATM	Teller Withdrawal	AP	Automatic Deposit	AP	Automatic Payment	Online Bill Pay	Online or Phone Transfers
									\$223.21
T	6/7								transfer from checking
fee	6/7								Deluxe check order
									23.94
									299.27
DC	6/7								Grocery Store
									29.00
									274.27
DC	6/7								Convenience Store
									16.00
									258.27
DC	6/7								Big Mart
									23.94
									234.33
AP	6/8								Electric Company
									48.15
									186.18
1992	6/8								John Doe
									15.50
									170.68
DEP	6/9								Paycheck
									462.00
									632.68
1993	6/9								Credit Card Payment
									50.00
									582.68

ARVEST BANK
 P O BOX 1870
 LOWELL, AR 72745
 ADDRESS SERVICE REQUESTED

Statement Ending 07/05/2016
 JAMES C MORRISON
 Customer Number: XXXXXXXX5678 Page 1 of 8

Managing Your Accounts

24-HOUR ACCOUNT INFO (800) 853-8885
 LINE
 CUSTOMER SERVICE (800) 853-8883
 MAILING ADDRESS P O BOX 799 LOWELL, AR 72745
 WEBSITE www.arvest.com

Summary of Accounts

Account Type	Account Number	Ending Balance
FREE BLUE	XXXXXXXX5678	\$548.88
Total Current Value		\$548.88

Boost your Purchasing Power with Arvest Flex Rewards™
 Get an Arvest credit card and earn Arvest Flex Rewards™ points on qualifying purchases. You'll enjoy the power to redeem points however you choose – for cash back, statement credits, gift cards or travel – all with no annual fee. Choose from a large pool of participating restaurants, retailers and travel merchants. Apply for an Arvest credit card today at arvest.com/rewards or visit your favorite branch.

FREE BLUE - XXXXXXXX5678

Account Summary

Date	Description	Amount
06/07/2016	Beginning Balance	\$223.21
	2 Credits This Period	\$526.00
	8 Debits This Period	\$200.33
07/05/2016	Ending Balance	\$548.88

Account Activity

Post Date	Description	Debits	Credits	Balance
06/07/2016	Beginning Balance			\$223.21
06/07/2016	Transfer from Checking * 1254 - Mobile Banking		\$100.00	\$323.21
06/07/2016	Convenience * (234678910)	\$15.25		\$307.96
06/05/2016	\$1702 POS PUR FROM CHG - GROCERY STORE ROGERS, AR	\$23.04		\$284.92
06/05/2016	DELUXE CHECK ORDER			\$284.92
06/05/2016	ELECTRIC COMPANY PAYMENT	\$48.14		\$236.78
06/05/2016	0325 ATM DEP TO CHG - 1324 N CURTIS PEA RIDGE, AR	\$20.00		\$216.78

ARVEST BANK
 Get account information any time. Call our 24-Hour Account Info Line or visit arvest.com

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

OUTSTANDING CHECKS/WITHDRAWALS
 (THOSE WRITTEN WHICH HAVE NOT CLEARED THE BANK)

NO.	AMOUNT
1990	25.50
1994	12.70
TOTAL	\$ 38.20

1) BANK BALANCE \$548.88
 2) ADD + OF ANY DEPOSITS
 3) SUBTOTAL \$548.88
 4) SUBTRACT (IF ANY) OUTSTANDING CHECKS/WITHDRAWALS \$38.20
 5) TOTAL SHOULD AGREE WITH YOUR RECORDS IF YOU HAVE MADE ADJUSTMENTS FOR ALL BANK CHANGES AND ADDED ALL INTEREST PAID \$510.68

IF YOUR ACCOUNT DOES NOT BALANCE PLEASE CHECK THE FOLLOWING CAREFULLY:

- HAVE YOU CORRECTLY ENTERED THE AMOUNT OF EACH CHECK/WITHDRAWAL IN YOUR RECORDS?
- ARE THE AMOUNTS OF YOUR DEPOSIT ENTERED IN YOUR RECORDS THE SAME AS THIS STATEMENT INCLUDING INTEREST PAID?
- HAVE ALL CHECKS/DEBITMENTS BEEN DEDUCTED FROM YOUR RECORDS?
- HAVE YOU DEDUCTED ALL BANK CHARGES FROM YOUR RECORDS? (BANK DEBITS TO ACCOUNT - LISTED ON THIS STATEMENT)
- HAVE YOU CARRIED THE CORRECT BALANCE FORWARD FROM ONE STATEMENT TO THE NEXT IN YOUR RECORDS?
- HAVE YOU CHECKED ALL ADDITIONS AND SUBTRACTIONS IN YOUR RECORDS?

IF YOU ARE UNABLE TO BALANCE YOUR ACCOUNT OR IF YOU NEED HELP IN USING THIS FORM, FEEL FREE TO CONTACT OUR CUSTOMER SERVICE DEPARTMENT.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
 Telephone us at 1-800-853-8883 or visit us at Arvest.com. Arvest's Check Clearing, P.O. Box 1470, Lowell, AR 72745. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please contact us within 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
 2. Describe the error on the transfer you are inquiring about, and explain exactly how you can verify you follow (1) our error or why you need more information.
 3. Tell us the dollar amount of the suspected error.
 We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you claim to be in error, so that you will have the use of the money during the time it takes us to complete our investigation.

IMPORTANT NOTICE FOR DEBITMENT ACCOUNTS
 A debit account is considered dormant if there has been no account or withdrawal activity for a period of 360 days. A money market or savings account is considered dormant if it has had no activity for a period of 730 days. Interest transactions, such as the posting of interest or service charges, do not qualify as activity. A Dormant Account may be charged monthly until the account is reactivated. The account number or the debit card photo, or is returned to the appropriate state all unclaimed property. To avoid this fee, you must to complete or re-open one deposit or withdrawal per year (one year) if the account is a money market or savings. The dormant fee will not be assessed if the account has a balance of \$10,000.00 or more.

Member FDIC

KEYS TO SUCCESS

KEEP GOOD WRITTEN RECORDS

Helpful Tip #1

Online banking is no substitute for a check register – it does not reflect items that have not cleared the bank.

Helpful Tip #2

ATM balances may not reflect the checks you have written or other items that have not cleared the bank.

Helpful Tip #3

Until you have balanced your checkbook, keep all ATM receipts, deposit receipts and debit card transaction receipts.

Helpful Tip #4

The debit card purchase amount may show one day as verification and then will be processed as the actual purchase amount in one or more days and they may not be the same amount.

Ask an Arvest associate for a free check register and/or debit card register.

HELPFUL INFORMATION

Contact Center (866) 952-9523

Online banking at arvest.com

24 Hour ATMs with convenient locations

Check reorders visit deluxe.com or call 1(877) 838-5287