

PERSONAL CHECKING ACCOUNTS



Arvest Bank Accounts	Preferred Club	Arvest Club	myBlue®	Basic Blue™	Free Blue™
	Our checking account with the most features	Enjoy free checks and lots of extras	Affordable checking with valuable benefits	A paper statement checking account	A free checking account with e.Statements
Monthly Service Charge	\$18 unless waived	\$12	\$6	\$3	None
Earns Interest	Yes	No	No	No	No
Free Debit Card	Yes	Yes	Yes	Yes	Yes
Free Online & Mobile Banking*	Yes	Yes	Yes	Yes	Yes
Free Online BillPay*	Yes	Yes	Yes	No*	No*
IDProtect®*	Yes	Yes	Yes	No	No
Paper or e.Statements*	Choice	Choice	Choice	Paper	e.Statements
AD&D Insurance	\$30,000 Family	\$30,000 Family	\$10,000 Account holder(s)	No	No
Free Checks*	Yes (Single wallet or duplicate-style)	Yes (Single wallet-style only)	Ages 62+ (Single wallet-style, shipping and handling fees apply)	Ages 62+ (Single wallet-style, shipping and handling fees apply)	Ages 62+ (Single wallet-style, shipping and handling fees apply)
Additional Club Package Benefits	2 free Cashier's Checks and/or Money Orders per day 1 Money Market premium rate Savings rate premium Safe Deposit Box discount (one box only) Stop pays at no charge 6 free non-Arvest ATM transactions/statement cycle (ATM owner may charge additional fee)	2 free Cashier's Checks and/or Money Orders per day Savings rate premium Safe Deposit Box discount (one box only) 1 stop pay at no charge per year	None	None	None
Balance to Waive Monthly Service Charge	\$20,000 in consumer deposits or consumer loans OR \$25,000 in combined consumer loans & deposits OR \$100,000 in mortgage loans OR \$50,000 in brokerage assets OR Qualifying managed trusts	N/A	N/A	N/A	N/A

*Refer to ADDITIONAL INFORMATION section on next page.

PERSONAL CHECKING ACCOUNTS



OVERDRAFT COVERAGE	Includes ATM/Debit transactions	Preferred Club	Arvest Club	myBlue®	Basic Blue™	Free Blue™
Basic Overdraft Coverage	No	\$1,000	\$800	\$600	\$400	\$400
Extended Overdraft Coverage	Yes	\$1,000	\$800	\$600	\$400	\$400
No Overdraft Coverage	No	You can elect to have no overdraft coverage. Checks and other items that overdraw your account will be returned.				
SafetyLink Transfers	No	Up to 6 transfers per month, covers overdrafts on your account with funds from your Savings or Money Market account. \$10 fee each day transfers are made.				

Overdraft Protection

Your checking account comes with a preset overdraft limit, which is available on most personal checking accounts between 30 and 120 days from when overdraft coverage is requested, subject to approval. Generally, accounts approved for overdraft coverage have no more than two insufficient funds items presented for payment or have not been overdrawn more than two consecutive days in the first 30 days after overdraft coverage is requested.

Once approved for overdraft coverage, we will pay checks and other items that cause your account to go into a negative balance up to the amount of the overdraft limit on your account. There is a \$17 fee per item paid into the negative. If you select overdraft coverage, you will have the option of selecting which types of transactions you want paid based on the type of overdraft coverage you choose.

Basic Overdraft Coverage pays these items:

- Checks you write and checks initiated by BillPay online or via our mobile application
- ACH electronic payments for bills automatically deducted from your account
- Recurring debit card transactions, such as a monthly membership or subscription

Basic Overdraft Coverage does not cover everyday debit card transactions or ATM transactions. These transactions would be declined at the point of sale or at the ATM when there are insufficient funds in your account to complete the transaction.

Extended Overdraft Coverage pays these items:

- All of the items included in Basic Overdraft Coverage
- Everyday debit card purchases
- Cash withdrawals from ATMs
- One-time online debit card payments including utilities, online shopping and reservations

Unless you specifically decline overdraft coverage, or request SafetyLink, or opt in to Extended Overdraft Coverage, your account will default to Basic Overdraft Coverage.

If checks or other items clearing your account cause a negative balance in excess of your overdraft limit, those items will be returned and a \$17 per item fee will be assessed when permitted by law. Additional merchant fees may also apply.

If you select our overdraft coverage program, you should understand that you are still responsible for bringing your account to a positive balance. If your account maintains a negative balance at the end of posting each business day for 35 consecutive days, we will remove your overdraft coverage. If your account maintains a negative balance at the end of posting each business day for 56 days, your account will be closed.

Decline Overdraft Coverage

You may determine that you do not want any overdraft coverage at all. If you are concerned about managing your account with the overdraft options previously described, we can remove all coverage. When you decline overdraft coverage, checks and other items presented on your checking account that would cause an overdraft will be returned and you will be assessed a \$17 fee for each item when permitted by law. Additional merchant fees may also apply. We will decline debit card purchases and ATM transactions that would take your account into a negative balance. If you have authorized a recurring transaction on your debit card, such as a monthly payment, it could overdraw your account and we will charge you a \$17 insufficient funds fee for each item presented against insufficient funds, up to a maximum of eight insufficient funds fees per day.

The order in which items are posted to your account depends on when the items are presented to the bank for payment. This is important if there is not enough money in your account to pay for all of the transactions presented to the bank. This can affect the number of transactions either paid into overdraft or returned unpaid, as well as the amount of fees you may have to pay.

SafetyLink

SafetyLink Transfer Service is available for all personal checking account products. Eligible funding accounts include Money Market and Savings Accounts. SafetyLink transfers are limited by Regulation D, and in no case will exceed 6 per month. Certain transactions conducted on your funding account will reduce the available number of SafetyLink transfers available to you during that month (i.e., statement cycle). There is a \$10 transfer fee charged to the checking account each day we transfer funds to cover an overdraft, the transfer amount includes an amount necessary to cover the fee. When funds are not available or you have reached your transfer limit, checks and other items clearing your account will be subject to a \$17 fee and may be returned to the payee. Review the SafetyLink Transfer Plan Agreement for complete details.

ADDITIONAL INFORMATION

AD&D Insurance

Insurance products are not insured by the FDIC or any Federal Government Agency; not a deposit or guaranteed by the bank or any bank affiliate.

BALANCE REQUIREMENTS

All Checking Accounts

Minimum to open \$50.

e.STATEMENTS

All Checking Accounts

To receive an electronic statement you must be enrolled in Online Banking.

Free Blue Account

e.Statements and online banking are required for this account. If you do not accept the Online Banking terms and conditions and consent to the Use of Electronic Communications, the account will be converted to a Basic Blue account with a \$3 monthly service fee.

FREE CHECKS

myBlue®, Basic Blue™ and Free Blue™- ages 62+ Account holders must be 62+ to receive free single wallet-style checks. Shipping and handling charges apply.

Preferred Club

Free single wallet or duplicate-style checks available at no charge. A \$3 discount is applied to any other personal check type selected.

Arvest Club

Free single wallet style checks available at no charge. A \$3 discount is applied to any other personal check type selected.

IDProtect®

The description herein is a summary only and does not include all terms, conditions and exclusions of the program described. Please refer to the complete program description as well as certificate of insurance for complete details of eligibility, coverage and exclusions.

MOBILE BANKING, MOBILE ALERTS and MOBILE CHECK DEPOSIT

Checking, Savings, Money Market Accounts

Consult your wireless internet provider about applicable fees for required data plans.

Non-ARVEST ATM TRANSACTION FEES

All accounts except Preferred Club Checking

Fees may apply at non-Arvest ATMs or other non-ATM PIN withdrawals or transfers.

Preferred Club

The Arvest portion of the ATM fee is waived on 6 non-Arvest ATM transactions per statement cycle. ATM owners may charge an additional fee.

Online BillPay

Preferred Club, Arvest Club & myBlue®

Free Online BillPay

Basic Blue and Free Blue

Bill payments are \$0.50 each.

