

Arvest Flex Rewards Program

Terms and Conditions

Effective 10-19-2015

These terms and conditions, as amended from time to time as described herein, constitute the agreement (the "Agreement") between you and Arvest Bank, Fayetteville, Arkansas ("Arvest," "we" or "us"), that governs your participation in the Arvest Flex Rewards Program (the "Program") made available by Arvest and administered by Security BankCard Center, Inc. ("BankCard"). By participating in the Program, you can earn Reward points (each, a "Point" and collectively, the "Points") for certain purchases made using an eligible credit card issued by Arvest (the "Card"). These Points will accrue to your Card account and be reflected on your monthly statement. You may exchange Points for certain Rewards offered through the Program (each, a "Reward" and collectively, the "Rewards").

Eligibility

To earn and redeem Points, you must be the holder of an eligible Card. Some holders are automatically enrolled in the Program. Other holders must choose to enroll. We reserve the right to rescind your eligibility to participate in the Program if your Card account status changes. And, we may cancel the Program at any time without prior notice to you.

Point Accrual

Once your Card is enrolled in the Program, you will earn one Point for every dollar in net qualified purchases (i.e. purchases minus credits and returns) for goods and services posted to your Card account, rounded to the nearest whole dollar. Points earned during a billing cycle will not be available for redemption until the beginning of the next billing cycle. You will not earn Points for any purchases you made before enrollment in the Program. The Points are subject to adjustment due to system or posting errors and will not accrue or be earned on (a) cash advances (no matter how designated), balance transfers, wire transfers, purchases/reloading of prepaid cards or purchases of other cash equivalents, off-track wagers and lottery ticket or casino chip transactions, or (b) any finance charges or other fees posted to your Card account, including, without limitation, late, over-limit and annual fees, if any.

Credits and returns also do not earn Points. Any returns posted to your Card account may reduce the number of Points available to you. Although the redemption of Points is not allowed if it will result in a negative Point balance in your Card account, negative Points will post to, and be reflected on, your monthly statement if returns exceed purchases.

An Arvest or BankCard issued credit card may be used to pay for the remainder of some rewards if there are not enough Points available at time of redemption. Arvest may offer the ability to purchase points, in which case Arvest will set the price for Points available for purchase. The charge for any purchased Points will be billed on your Card account. The terms and conditions of this Agreement apply to Points that you purchase.

Linking Accounts

You may be eligible to link multiple Card accounts and use Points earned from each of those accounts when redeeming for Rewards. You must contact BankCard at 800-356-8085 to link accounts. Additional requirements will apply. All principal account owners must approve the pooling of Points, and each account owner can redeem all available Points within the pool even if not earned by the owner redeeming the Points.

Point Balance; Expiration; Forfeiture

Points earned on qualified purchases during a billing cycle will be displayed at the end of the billing cycle, on the statement on which the qualified purchases appear. Points expire at the earlier of (a) three years from the end of the calendar month in which you earned them, or (b) one year after Program termination. Further, as long as your Card account is maintained at Arvest in good standing, you will not lose Points until the Points have expired. If you close your Card account while it is in good standing or cancel your participation in the Program, you will have 120 days after such closure or cancellation, as applicable, to redeem your Points. You will immediately forfeit all of your Points earned in the Program if (a) your Card account is not in good standing at the time it is closed, (b) you attempt to use or earn Points in a fraudulent way, or (c) we cancel your Card account for any reason, including your death, bankruptcy or insolvency.

Points earned (i) are not your property or the property of any other person, (ii) have no cash value, and (iii) cannot be redeemed for any benefit except as described in this Agreement and in accordance with any requirements of the suppliers of the Rewards. You may not transfer Points to anyone else under any circumstances, whether by operation of law, such as by inheritance, in bankruptcy or in connection with a divorce, or otherwise. Points are not refundable or exchangeable and may not be used with any other discount or coupon offer. No cash refunds or partial Rewards will be issued.

Redemptions

You may redeem Points for a variety of Rewards, including airline tickets, hotel stay certificates, car rentals, cruise packages, retail merchant gift cards, cash back and statement credits. All Rewards are subject to availability. Rewards may be added, discontinued or withdrawn without notice. Arvest is not responsible for communicating changes by suppliers of Rewards participating in the Program. A current list of Rewards is available online at www.arvest.com/rewards. You can only use Points for Rewards that are currently available. Some Rewards may have additional terms and conditions, including those from our suppliers. You can go to www.arvest.com/rewards to redeem Points 24 hours a day. You can also call BankCard's Redemption Center at 800-356-8085 for redemption inquiries, orders and travel bookings. Hours are 8a.m. to 8p.m. Central Standard Time with the exception of major holidays, when the Redemption Center is closed. We may refuse your request to redeem Points if your account is not in good standing with us.

Only principal account owners listed on the Card account or combined accounts may redeem Points. Redeemed Points will be utilized on a "first earned-first redeemed" basis, regardless of the Card account on which they were earned. Redemption is not allowed if it would result in a negative Point balance. Redemption amounts will vary. The minimum redemption for travel Rewards is \$200. The minimum redemption for hotel rewards is \$100. Travel and Hotel reservations booked through the Rewards website for less than the minimum redemption will not be eligible for rewards redemption and will incur a booking fee. The minimum redemption for Cashback is 2,500 points for a \$25 credit.

All redemption orders are sent to the address on the Card account of the principal account owner requesting the redemption (the "Redeemer's Account"). Expedited delivery is available upon request and for a fee. Any additional costs, such as overnight shipping, are at your expense and will be charged to the Redeemer's Account. When points from multiple, linked accounts are redeemed, any additional costs will be charged to the Redeemer's Account.

The recipient of a Reward is liable for (a) all applicable federal and state taxes and all other government charges arising from participation in the Program, or (b) any related baggage charges, departure taxes or other charges that may be assessed by government entities.

Changes to Program or Terms; Cancellation

Arvest may change the Program from time to time or cancel the Program at any time without prior notice. Further, Arvest reserves the right to change the conditions or other terms of this Agreement at any time. For example, Arvest could (a) change the number of Points you earn for purchases, (b) change the number of Points required to get Rewards, or (c) impose caps or fees on earning or using Points. When changes are made, Arvest will notify you online or send you a notice at the mailing address show on Arvest's records. The terms and conditions described in any amendment or change to this Agreement will govern your participation in the Program and, unless otherwise provided, will supersede any and all other agreements between us relating to the subject matter hereof. You will be deemed to have accepted the changes by continuing to participate in the Program. If you wish to decline the changes, you must notify us of your intent to stop participating in the Program. Arvest reserves the right to exclude you from the Program if you violate the terms of this Agreement.

Promotions

Contact BankCard for details on any current promotions affecting Point accrual or redemption options at 800-356-8085. Additional terms and conditions may apply to special offers.

Miscellaneous

All questions or disputes about eligibility for the Program or earning or redeeming Points will be resolved solely by Arvest. It is your responsibility to determine whether you are liable for any federal, state or local taxes as a result of earning or redeeming Points.

The Program is void where prohibited by law. Although the property of Arvest, the Program is the product of many suppliers. Arvest, therefore, makes no representations or warranties of any kind, expressed or implied, with respect to the Program and shall not be liable for any loss, claim, expense, accident or inconvenience that may arise in connection with the redemption of any Points or the use of any services of the suppliers.

When you redeem Points for Rewards, you release Arvest and all of its affiliates from liability for your use of Points, for the requested Reward and how you use it and for your participation in the Program. Arvest is not responsible for unauthorized redemptions or for replacing lost, stolen or damaged Rewards or Reward certificates. Arvest is not responsible for any dispute arising from or relating to Point redemption or Reward distribution

All redemption items required to be mailed will be mailed to the credit card statement address on file.

We are not responsible for typographical errors and/or photographic errors and/or omissions in this brochure.

For Rewards involving travel, the traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements.

Cash or Cash Equivalent Redemptions

Current cash or cash equivalent Reward values and their point requirements are available on the Program website and are subject to change.

Statement Credit

1. A statement credit is a retail credit adjustment that is generally applied to the existing balance with the highest priced Annual Percentage Rate (APR). You may redeem points for a statement credit.
2. Statement credits appear on your bill as an adjustment and not as a payment, so please make sure you pay your minimum payment due each month. Receipt of a statement credit does not affect your responsibility to pay your minimum payment shown on each statement you receive from BankCard. If the Reward causes a credit balance on your account, the credit adjustment will remain on your account but the points will not be reinstated.
3. Statement credits will be processed within 5-7 business days from date of redemption.

Gift Certificates and Gift Cards

1. Rewards points cannot be combined with points or miles from any other loyalty program.
2. Certificates and Gift Cards are valid at participating merchants only through the expiration date, if any, printed on the Certificate or Gift Card, except as otherwise provided by applicable law. Expiration of Certificates and Gift Cards varies by merchant.
3. Acceptance of the Certificates and Gift Cards is the sole responsibility of the participating merchant, not BankCard. No photocopies of Certificates or Gift Cards will be honored.
4. Certificates and Gift Cards are not valid toward previous purchases and cannot be used as payment on existing account balances with either the participating merchant or BankCard.
5. Certificates and Gift Cards may not be redeemed for cash or its equivalent, and any unused portion will not be returned as cash unless a Certificate or Gift Card states otherwise.
6. Certificates and Gift Cards are transferable unless otherwise noted on the Certificate or Gift Card.
7. Certificates and Gift Cards are void where prohibited by law.
8. Unless otherwise stated on the Certificate or Gift Card, Certificates and Gift Cards for Rewards offered do not include any federal, state or local taxes, which are your sole responsibility at time of redemption.
9. If applicable, Certificates and Gift Cards do not include gratuities.
10. Physical Certificates and Gift Cards will usually arrive within 3 weeks. Expedited/insured delivery of a Certificate or Gift Card may be available upon request. If you select expedited, express, or international shipping, you will be charged a shipping fee.
11. Customers who redeem Virtual Certificates and Gift Cards will receive an email, sent to the email address entered at time of redemption, within 48 hours containing the redemption code to use the Certificate or Gift Card. BankCard is not responsible for misdirected or undeliverable redemption emails due to incorrectly entered email addresses.
12. The Certificates and Gift Cards are redeemable for eligible products and services through the merchant location and/or website.
13. Products or services obtained with the Certificate or Gift Card cannot be returned or canceled for a cash refund. Returns will be subject to the merchant standard return policy.
14. The Certificate and Gift Card is not returnable or exchangeable for cash, except where required by law.
15. The Certificate and Gift Card and associated offers, if any, are void where prohibited by law.
16. A replacement Certificate or Gift Card will not be provided or refunded if lost, stolen, destroyed or unauthorized use.
17. Certificates and Gift Cards are subject to any additional terms, conditions, and restrictions disclosed.
18. If the Certificate or Gift Card has been used, it may not be returned.

Airline Tickets

1. You can search for the flights you want to book online at the Travel Rewards section of the Program website. If you do not have enough points to purchase the entire ticket, you may redeem for a portion of the cost and pay the balance with your BankCard Credit Card
2. You may also redeem your points for airline tickets by calling BankCard customer service at 800-356-8085. Hours are 8a.m. to 8p.m. Central Standard Time with the exception of major holidays, when the Redemption Center is closed.
3. There are no blackout dates. Reservations for tickets exclude the use of charters, wholesalers, consolidators and any internet fares that are not published, available through the Global Reservation System (GDS), and/or available for ticketing through a certified travel agency.
4. Cardholder must meet the eligibility requirements established by the airline provider.
5. Airline ticket prices do not include baggage fees and some international departure taxes. A departure tax is a fee charged (under various names) by a country when a person is leaving that country. You may redeem points for travel in any class of service on a major airline carrier, providing that the fares, schedules and ability to generate an electronic ticket are possible through the Global Reservation System (GDS). All travel itineraries and supporting documents will be sent via email.
6. You may receive airline frequent flier points for all redeemed and purchased airline tickets. Please provide your frequent flier number at the time of booking to receive credit. If you do not have your number available at the time of booking, please call the Redemption Center prior to travel to update your reservation or you may provide your number directly to the airline at the time of check-in.
7. Airline ticket Rewards may not be used in conjunction with any type of coupons, vouchers, other mileage programs or companion fares.
8. Once points are redeemed, the transaction cannot be reversed. If changes to an itinerary are later necessary, you may contact the Redemption Center with your request. Changes will require additional costs such as airline penalty fees, increased fare and service fees. Most airlines will not allow traveler name changes.
9. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. BankCard is not responsible for the performance of the airline.
10. A customer who purchases a non-Rewards ticket, through the Redemption Center will incur a \$25 booking fee for each ticket booked.
11. Flight reservations should be reconfirmed by the traveler at least 72 hours before departure as schedule changes may have taken place. BankCard is not responsible for communication of airline schedule changes.

Cruises

1. Cruises can be booked by calling BankCard customer service at 800-356-8085 Monday through Friday from 8am - 8pm CST, with the exception of major holidays, when the Redemption Center is closed.

2. Rewards cannot be used on previous purchases or for items not covered by your cruise passage. Any fees, add-ons or items of a personal nature will be charged to your BankCard Credit Card.
3. Responsibility and Liability: BankCard is not liable for any loss or penalties incurred by you when a hotel, tour operator or cruise line is sold, ceases to exist or becomes inoperative; if a tour operator cancels a vacation package or a cruise line cancels a Cruise; or for acts of nature. Vacation package components and cruise line ports of call are subject to change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature.
4. The partners and benefits described herein are accurate at time of printing and are subject to change or cancellation at any time.
5. All cruise redemption requests must be made at least 30 days prior to sailing date or cardholder may incur additional fees.
6. Cruise packages may only be booked through the Redemption Center.
7. Traveler must meet the eligibility requirements established by the cruise provider.
8. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for points to post to the account. No interim price reductions will be considered or offered once the booking has been completed.
9. No interim price reductions will be considered or offered once the booking has been completed.
10. If the Cardholder or recipient is a no-show, the travel Reward is void.
11. BankCard is not responsible for the performance of the cruise line. Participating cruise lines are subject to change at any time without notice.

Hotel

1. Cardholder must meet the eligibility requirements established by the hotel provider.
2. Most hotel rates allow cancellation with a minimum of a 24-hour notice.
3. Please see the specific hotel/rate cancellation policy at the time of booking.
4. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for points to post to the account.
5. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete.
6. BankCard assumes no responsibility for advising guests of proper travel documentation.
7. BankCard is not responsible for the performance of any hotel provider.

Vacation Packages

1. All travel packages must be booked a minimum of 30 days prior to travel date or Cardholder may incur additional fees.
2. Cruises can be booked by calling BankCard customer service at 800-356-8085 Monday through Friday from 8am - 8pm CST, with the exception of major holidays, when the Redemption Center is closed.
3. Travel packages may only be booked through the Redemption Center.
4. Traveler must meet the eligibility requirements established by the travel provider.
5. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks for points to post to the account.
6. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees.
7. Responsibility and Liability: We are not liable for any loss or penalties incurred by you when a hotel, tour operator or cruise line is sold, ceases to exist or becomes inoperative; if a tour operator cancels a vacation package for acts of nature. Vacation package components are subject to change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature.
8. BankCard is not responsible for the performance of any travel provider used in packages.

Experiential Rewards

1. All Arvest Flex Rewards™ Sports and Vacation Travel awards are non-refundable and must be redeemed before the expiration date listed on the award certificate; normally, this is one year from the date of Reward issue. Actual travel may take place up to a year thereafter.
2. When choosing an event, please keep in mind that you must allow at least 30 days for fulfillment processing. Only events taking place 30 or more days from your date of redemption will be available.
3. You will receive a confirmation that your award redemption request has been received within 48 hours of submission. Should any problems arise with your redemption request, you will be notified at that time.
4. All events available for redemption are based on both accommodation and event ticket availability. It is important to note that availability can be exhausted from time to time. While we will make every effort to fill your award package with your first redemption choice, there are rare instances where this is simply impossible. Should this occur, you will be promptly contacted by one of our Redemption Center Representatives and given the opportunity to redeem your award for a different event. Please do not make airplane or other travel arrangements until your redemption has been confirmed by an Arvest Flex Rewards™ Redemption Service Representative.
5. Charges will apply for additional nights, tickets, and services such as golf or spa. All additions are non-refundable and are subject to availability.
6. Your tickets and accommodation information will arrive at least one week prior to the event, unless otherwise advised, and will be sent to the address of record via trackable shipping. A signature may be required for delivery of this package.

General

1. Fraud or abuse relating to the accrual of points or redemption of Rewards may result in forfeiture of accrued points as well as cancellation of your program account and any BankCard Credit Card account.

2. If you earn points with a credit card transaction that is later refunded, and you redeem those points for a Reward, we may:
 - a. Cancel reservations and void travel documents
 - b. Interrupt the shipment of merchandise
 - c. Stop payment on any checks
 - d. Withhold subsequent points
 - e. Collect any amounts you owe; this may include charging an equivalent dollar amount to your card (in the form of a cash advance).
3. All questions or disputes regarding eligibility for the program, eligibility of points for accrual, conversion of points or redemptions of Rewards will be resolved by BankCard at its sole discretion. Discrepancies about point earnings are not treated as credit card billing disputes. Please refer to the Credit Card Agreement for details about billing disputes.