

PERSONAL SAVINGS ACCOUNTS
Effective January 2020



Arvest Bank Accounts	Money Market	Savings	Cool Blue
	Earn better interest rates with higher balances.	A basic savings account that earns interest on your balance.	A great savings account for those under the age of 18.
Minimum to Open	\$100	\$100	\$50
Earns Interest	Tiered rates; interest earned on daily collected balance and paid monthly \$0 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$4,999,999.99 \$5,000,000 and up	Interest earned on daily collected balance of \$100 or greater and paid quarterly	Interest earned on daily collected balance and paid quarterly
Statements	Monthly	Quarterly	Quarterly
Transactions	Up to 6 withdrawals per month (\$10 for each withdrawal after 6)	Up to 6 withdrawals per month (\$5 for each withdrawal after 6)	Up to 6 withdrawals per month (\$5 for each withdrawal after 6)
Monthly Service Charge	\$10	\$2	\$0
Balance to Waive Monthly Service Charge	\$2,500 minimum daily balance	\$100 minimum daily balance or average daily balance of \$500	N/A

ADDITIONAL INFORMATION

BALANCE REQUIREMENTS

Money Market Account

Avoid minimum balance requirements and earn an interest rate premium when a Money Market account is held in conjunction with Preferred Club Checking.

e.STATEMENTS

All Savings Accounts

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

MOBILE BANKING, MOBILE ALERTS and MOBILE CHECK DEPOSIT

Savings & Money Market Accounts

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