

EFFECTIVE AUGUST 2021

PERSONAL CHECKING ACCOUNTS



Arvest Bank Accounts	Preferred Club	Arvest Club	myBlue®	Basic Blue™	Free Blue™	Bright Solutions™
	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	A budget friendly, easy-to-manage account
Monthly Service Charge	\$18 unless waived	\$12	\$6	\$3	None	\$5 with e.Statements
Earns Interest	Yes	No	No	No	No	No
Free Debit Card	Yes	Yes	Yes	Yes	Yes	Yes
Free Online & Mobile Banking*	Yes	Yes	Yes	Yes	Yes	Yes
Free Online BillPay*	Yes	Yes	Yes	No*	No*	Yes
IDProtect®*	Yes	Yes	Yes	No	No	No
Paper or e.Statements*	Choice	Choice	Choice	Paper	e.Statements	Choice (\$2 more per month for Paper)
AD&D Insurance	\$30,000 Family	\$30,000 Family	\$10,000 Account holder(s)	No	No	No
Free Specialty 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)	N/A
Additional Club Package Benefits	2 free Cashier's Checks and/or Money Orders per day 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 Safe Deposit Box discount (one box only) 1 stop pay at no charge per year	None	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	N/A

*Refer to ADDITIONAL INFORMATION section on next page.

PERSONAL CHECKING ACCOUNTS



OVERDRAFT COVERAGE	Includes ATM & Everyday Debit Card 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 may 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 ledger balance to go into a negative balance up to the amount of your overdraft limit. Unless you specifically decline overdraft coverage, or request SafetyLink, or opt into Extended Overdraft Coverage, your account will default to Basic Overdraft Coverage.

Please note that Bright Solutions has no overdraft coverage and therefore checks and other items that overdraw your account may be returned; however, unlike other account types, Arvest will not charge a fee for such return.

Basic Overdraft Coverage covers these type of 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 the transaction would exceed your available balance at the time the transaction is initiated. With Basic Overdraft Coverage, we will not charge you an overdraft or insufficient funds fee if your ledger balance is insufficient to pay such a transaction when it is presented to the bank for payment during the nightly posting process. However, we will charge a \$17 fee for other types of items (for instance, checks) presented and paid into the negative.

Extended Overdraft Coverage covers these type of items:

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

If you have selected Extended Overdraft Coverage, we will normally authorize ATM transactions or everyday debit card transactions even if the transaction exceeds your available balance at the time the transaction is initiated, up to the available overdraft limit remaining for your account. However, such a transaction may generate a fee when it is presented for payment during the nightly posting process. If checks or other items clearing your account during nightly posting process would cause a negative balance, you will be assessed a \$17 fee for each item presented for payment and paid into the negative.

Insufficient Funds Fee: If checks or other items clearing your account during nightly posting process would cause a negative ledger balance in excess of your overdraft limit (if any), those items may be returned, and you will be assessed a \$17 fee for each item presented, when permitted by law (regardless of whether the item was returned previously and regardless of your Overdraft Coverage selection). However, the fee will

not be assessed for everyday debit card or ATM transactions unless you have selected Extended Overdraft Coverage. Additional merchant fees may also apply.

Must bring account positive: 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 ledger balance at the end of the nightly posting process each business day for 35 consecutive days, we may remove your overdraft coverage. If your account maintains a negative ledger balance at the end of the nightly posting process each business day for 56 days, we may close your account.

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 for payment from your checking account during the nightly posting process that would cause a negative ledger balance may be returned, if possible, and you will be assessed a \$17 fee for each item presented, when permitted by law (regardless of whether the item was returned previously). Among many other things, this could include a recurring transaction on your debit card. We will also decline everyday debit card transactions and ATM transactions that would exceed your available balance at the time the transaction is initiated.

The order in which items are posted to your account during the nightly posting process 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 except Bright Solutions™. 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 as described above. Review the SafetyLink Transfer Plan Agreement for complete details.

ADDITIONAL INFORMATION

For complete a discussion of overdraft issues, refer to Deposit Account Agreement & Disclosure and the Overdraft Coverage Options document.

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

Bright Solutions™, minimum to open \$25.
All Other 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.

Bright Solutions Account

e.Statements and online banking are required to qualify for the account \$5 monthly service charge. Choosing paper statements results in an additional \$2 fee for a total monthly service charge of \$7.

FREE CHECKS

myBlue®, Basic Blue™ and Free Blue™ - ages 62+ Account holders must be 62+ to receive free specialty single wallet-style checks. Shipping and handling charges apply. Checks are not offered for Bright Solutions™.

Preferred Club

Free specialty 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 specialty 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 Account

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

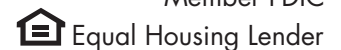
Preferred Club, Arvest Club, myBlue®, Bright Solutions™

Free Online BillPay

Basic Blue and Free Blue

Bill payments are \$0.50 each.

Member FDIC



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