

WEALTH
MANAGEMENT

ARVEST®

FIS Client Point®
Getting Started Guide

October 2016

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Introduction

Enjoy the convenience of online account access with Client Point. View more information than ever before, plus leverage enhanced features to help monitor your account(s) and manage investments. Client Point offers enhanced navigation controls that assist in personalizing how you view your account information through saved PC settings and site design, using filtering controls and expand/collapse features.

Key Features

Client Point was built with you in mind, providing features and capabilities including:

- Single-click to view an individual account or an aggregate of multiple accounts.
- A holistic presentation of your total portfolio.
- Interactive graphics: Selecting a segment of the graph or an item in the legend that advances you to the corresponding detail.
- Enhanced analytical tools to help value and analyze your portfolio.
- Single-click to view a year-to-date summary of account activity with the option to drill down to view the underlying list of transactions.
- Convenient online access to statements as well as other client-specific documents.
- Trading offering a step-by-step process that includes real-time market quotes.
- Data extraction through a direct feed to Quicken® or the use of a sophisticated extract creation feature that allows easy integration to in-house applications.

Accessing your Account

The following items are required to access Client Point:

- The Web address, also known as the URL, or a quick link to the site.
- An access ID.
- A password.

Client Sign In

If you are a new client accessing your account online for the first time, you will be prompted to enroll in Secure Sign On. Secure Sign On is a service to help protect you from fraudulent online activity. During the enrollment process, you will be asked to supply some personal information and create a new password. The information provided is stored in an encrypted file, secure from outside sources. The only party that can view this information is you, the client; our institution does not have access to this information. It is extremely important you populate the personal information with factual data.

Secure Sign On is used to ensure only authorized individuals can access financial information online, meeting Federal guidelines and protecting your confidential information.

1. To sign in, first access the site:

Enter your Access ID and Password, and click Sign In to begin the Secure Sign On enrollment process.

Please enter your Access ID and Password and click "Sign In."

Access ID:

Password:

[Forgot your password?](#)
If you do not remember your password, enter your Access ID above and select the [Forgot your password? Link](#).

Your Access ID will be locked after 3 invalid sign in attempts.

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Your privacy is our responsibility.
We promise to keep your personal information private and secure. To learn more, please read our [privacy policy](#).

This site uses advanced security features during the sign in process. To learn more, please read our [FAQ](#).

ABOUT SSL CERTIFICATES

If you have forgotten your password and have not yet completed the Secure Sign On enrollment process, you must contact us to have your password reset. Do not attempt to use the [Forgot Your Password? link](#).

2. Enroll in Secure Sign On by entering the required information. It is important to consider the entry of optional information, as this will assist in the future should we need additional information to identify you on subsequent sign ins. This information is stored in a secure and encrypted file that cannot be accessed by anyone at our institution. It can only be viewed by you. It is extremely important you populate the personal information with factual data:

Security Enrollment [FAQ](#)

Please complete the informational fields below with actual information: your legal name and home address as they appear on your government-issued ID. This information may be used as an additional layer of security to confirm your identity upon sign in attempts or for additional validation within the site. For example, should you sign in from a device we do not recognize, we will offer the opportunity to receive a security code using your telephone. Once you receive the code, you will enter it on a screen to confirm your identity and access the site. The other fields collected are used to produce a questionnaire in the event you change your security enrollment information.

This information is securely stored and is not shared with third parties or used for marketing purposes. Click the FAQ link for more information.

The fields marked with an asterisk (*) are required fields.

*First Name (Legal):

Middle Initial (Legal):

*Last Name (Legal):

*Home Address (Legal):

Suite/Apt:

*City:

State:

Province/Region:

*ZIP/Postal Code:

*Country:

*DOB (MM/DD/YYYY): / /

*Primary Phone: U.S. - ext Text-Enabled

Secondary Phone: U.S. - ext Text-Enabled

Work Phone: U.S. - ext Text-Enabled

Other Phone: U.S. - ext Text-Enabled

Social Security Number: - -

Click Continue to advance in the Secure Sign On enrollment process. →

3. Enter a new password. Be sure to make note of the password rules:

Enter a new password and confirm it.

The password rules listed assist you in creating a complex password, reducing the risk of others accessing your account information.

New Password Required [FAQ](#)

You must create a new password before you can access your financial information.
Please provide the information below and click "Submit".
If you are unable to complete the creation of a new password successfully, please contact customer support.

New Password:

Having a strong password helps to protect your information from unauthorized access.
Your password must be 8 to 24 characters long.
It must contain a mix of at least 3 of the 4 types below:

- 1) Numbers
- 2) Uppercase letters
- 3) Lowercase letters
- 4) Special characters from the following: ! @ # & * - _ { } : ' , ;

Your password is case sensitive.
Your password must be different than your previous 2 passwords used on this site.

Confirm Password:

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Click Enroll. 

4. Once a valid password has been created, you are now ready to access your account information:

You have finished the Secure Sign On enrollment process.

Click Access Your Accounts to begin viewing within the site.

Password Confirmation

Your password was created successfully, and you are now signed in. To access your financial information, click "Access your Accounts".



Subsequent Client Sign In

Once you have completed the Secure Sign On enrollment, subsequent sign ins are fast and easy when accessing the site from the same device: PC, Tablet, or mobile device.

1. Access the site:

Enter your
Access ID and
Password, and
click Sign In to
begin viewing
your accounts.

Please enter your Access ID and Password and click "Sign In."

Access ID:

Password:

[Forgot your password?](#)
If you do not remember your password, enter your Access ID above and select the Forgot your password? Link.

Your Access ID will be locked after 3 invalid sign in attempts.

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This site uses advanced security features during the sign in process. To learn more, please read our [FAQ](#).

ABOUT SSL CERTIFICATES

Subsequent Sign In Additional Authentication Required

During the Sign In process, we not only validate your access ID and password, we also analyze numerous elements regarding your device and your environment to ensure your identity. When we experience a change in your environment, we may require you to complete an additional step in the Sign In process. You will also encounter this step should you enter a valid Access ID and click the [Forgot your Password?](#) link on the Sign In page. This additional step is presented to you when necessary. The following outlines the additional authentication process:

1. A one-time security code is necessary to validate your identity. This can be delivered through a telephone call or text message:

Select one of the following:

- Option A: The desired phone number to receive a voice telephone call.
- Option B: The desired phone number to receive a text message. You must also select the *I agree to the Terms of Use* checkbox.
- Click Place Call/Text to advance to the next step in authentication.

One-Time Security Code

An extra layer of security is needed to complete sign on. We'll send you a one-time security code that you will need to enter before you can access your accounts.

Tell us where to reach you.

We need to call or send you a text message to complete this process. Select a delivery method option below, agree to the terms of use if displayed, and click the Place Call/Text button to receive your one-time security code.

<p>Phone Number</p> <p>XXX-XX8-3983</p> <p>XXX-XX5-4479</p>	<p>→</p>	<p>Delivery Method</p> <p><input type="radio"/> Voice</p> <p><input checked="" type="radio"/> Text</p> <p><input type="radio"/> Voice</p>	<p>↑</p>	<p><input checked="" type="checkbox"/> I agree to Terms of Use</p>
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Note: Standard text message rates apply. Contact your wireless carrier for details.
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2. Select option A or B:

a. Option A: If you select Voice and the Place Call/Text button, a new product page appears with a Security Code listed:

- You will receive a telephone call on the selected phone number. Our institution will be identified and you will need to confirm your expectancy of the call.
- You will be instructed to either say the five-digit security code or enter it on your telephone keypad.
- If the code is correctly entered, you will be instructed to select the Phone Call Complete button. This confirms your identify and provides access to the site.

One-Time Security Code Entry

Enter the security code.

Please wait for your phone call. We are now calling XXX-XX8-3983. During the call, you will be asked to enter the one-time security code displayed below. Please say or enter each number individually.

Once your security code has been confirmed over the phone, click "Phone Call Complete."

Security Code: 16233

[I didn't receive a phone call.](#)

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b. Option B: If you select Text and the Place Call/Text button, a new product page appears with an entry field for the Security Code:

- You will receive a text message from 328-58 identifying our institution and containing a five-digit one-time security code.
- You must enter the one-time code correctly in the entry field on the product page and click Submit. This confirms your identify and provides access to the site.

Client Agreement

You may be prompted to accept the terms and conditions of use of the site. Selecting *I accept the terms of the agreement* completes the Sign In process, and provides access to the site and your account information. If you want to review the terms, select the link provided to view the details. If you choose not to agree by selecting *I decline the terms of the agreement*, you will not gain access and will be reverted to the initial Sign In page. Contact your Relationship Manager with any concerns you may have.

Accept the Terms and Conditions of the Agreement below to sign in

Please select from the options below, and click "Continue".

- I accept the terms of the agreement
- I decline the terms of the agreement

[View the Terms and Conditions of the Online Client Agreement](#)

This version of the Online Client Agreement was last updated on:
March 13, 2007

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Accept the terms and conditions by selecting the radio button.

Click Continue.

Page Features

Understanding how to navigate to information will allow you to move quickly and easily throughout the product. The pages within Client Point have been designed to provide a consistent experience throughout the vast array of features. Each page has the following areas: a Banner area, Navigation bar, Heading area, and Workspace area with Filter area:

Navigation bar.

Heading area.

Filter area (within Workspace area), which can be expanded for additional filtering options.

Workspace area.

Category	Market Value	% Market Value
Cash & Equivalents	\$822,716.93	5.28%
Fixed Income	\$4,918,735.58	31.55%
Equities	\$9,597,767.23	61.57%
Miscellaneous	\$250,000.00	1.60%
Total	\$15,589,219.74	100.00%

Description	Quantity	Price	Market Value	Cost	% of MV	Next Step
Total Portfolio			\$15,589,219.74	\$19,429,582.01		
Cash & Equivalents			\$822,716.93	\$822,716.93	5.28%	
Cash			\$-906,662.99	\$-906,662.99	-5.82%	
INCOME CASH	0.000	\$1.00	\$0.00	\$0.00	0.00%	
PRINCIPAL CASH	0.000	\$1.00	\$-906,662.99	\$-906,662.99	-5.82%	
Cash Equivalents			\$1,729,379.92	\$1,729,379.92	11.09%	
EMFXX FIDELITY INSTL MMF #59 (INCOME)	24,313.310	\$1.00	\$24,313.31	\$24,313.31	0.16%	
EMFXX FIDELITY INSTL MMF #59						

Banner Area

The Banner area consists of static information as well fixed and optional features. Most features are selected using an image. The Banner area is shown below:



Optional and general features include:

- The last access date and time together with the current date and time.
- Quick Quote: Entry box with looking glass image. An optional feature to obtain a market quote direct from the exchanges with a single-click after entering the ticker in the entry field or using the lookup icon. The first time you request a quote will prompt you to accept the terms and conditions of a Stock Exchange Agreement. Failure to accept the agreement will prohibit you from obtaining real-time quotes.
- Security Watchlist: Line chart image. An optional feature to track the stock price on up to 20 individual stocks or indices.

- Preferences: 3-line image. Preferences for the determination of your initial page upon sign in; your preferred viewing method, individual account versus group; and various other options. It also provides the option to change your password, your access ID or your personal information. Changing your access ID will require you to go through the Secure Sign On enrollment process which will require you to answer security challenge questions.
- Home: Globe image. Provides easy access to our corporate site.
- Help: Question mark image. Online Help providing page-level help, including descriptions of the fields of information on the page in view. Be sure to select the Product Info link within Help for more information on system settings and navigation tips.
- Contact Us: Person image. Contact Us for quick access to your Relationship Manager and Investment Officer, providing assistance with any questions you may have.
- Sign Out link to end your session of viewing your account activity.

Navigation Bar

The Navigation bar provides you with access to account-specific information as it relates to the financial marketplace, account analytics, transaction activity, statements, and trading. Some of the features listed in the Navigation bar have sub-menu options that present in a drop-down selection list. When you select a sub-menu option, the main navigation feature is displayed with an underline for understanding of placement within the product. Below is a listing of some of the many features Client Point offers:

- Home: Select this image to return you to your initial page presented upon sign in.
- Portfolio: View a listing of your positions with in your account or group of accounts. Other options include viewing positions by gains/losses, income or more advanced features including equity and fixed income analytics, and personal rates of return.
- Activity: View a snapshot of year-to-date transaction activity with links to the individual transactions.
- Documents: Quick access to electronic statements.
- Tools: Create your own unique download of information for use in third-party software. Tools also includes the ability to calculate cash flows, use calculators to plan for life events, and download positions and transaction activity to Quicken.
- Group Accounts: Assemble authorized accounts into groups for easy review, management of investments.

Heading Area

The Heading area identifies the selected page. It also may include images that provide the ability to download the page information into a spreadsheet or print the information; images are provided.

Downloading

Clicking the Download image will automatically launch a pop-up window confirming the desire to download the page information to a Microsoft® Excel® spreadsheet. Doing so allows you to use the information as desired. You may print or save the spreadsheet for your own use.

Printing

Clicking the print image will either launch a PDF type report or a browser print. PDF type reports can be printed or saved for your own use.

Workspace Area

Every page includes a Workspace area. How the information is displayed varies and is based on the purpose and need of the information. Many pages display the information totals at the top of the page eliminating the need to scroll down the page. Many pages display lists of information and some include charts or graphics. The information is displayed in a variety of ways to get you what you need in a single click.

Filter Area

The Filter area on the page, within the Workspace area, allows you to view the information the way you want it:

- **Show/Hide Filter Options:** To create a view of information to your liking, select the icon (▶) next to the title Additional Filters to show the available filters for selection. Populate the fields desired. The Go button changes to green, indicating the need to click it to update the page. The site saves your request to have the Filter area expanded on the page by adding a cookie on your PC. If you want to have this area closed upon entry to the page in the future, select the icon (▼) to hide the additional Filter area.
- **Viewing a Group or an Individual Account:** The Filter area also provides single-click access to view the information in aggregate form. This means that when viewing by group, the page will sum all of the information for the accounts in the group and display the aggregate. For example, on the Portfolio Positions Allocation page, if View By Group is selected, the site will display only one position of a stock, Coca Cola, with the listed information as the sum of all the accounts holding it. It will not list the holding multiple times per the number of accounts held in.

Messages

Some pages include informational messages concerning the content on the page or instructions for viewing the page. These messages are located beneath the Filter area. In addition, if there are any errors or exceptions to the information requested or viewed, messages will also display in this area but will be in bold and red to alert you to the condition.

Show/Hide Summary Sections

Some pages display graphical information and detailed listings, others display summarized charts with links to view additional information. Summary sections offer the opportunity to show or hide the graphic or chart. Your selection to show (▼) or hide (▶) will be stored as a cookie on your PC so when you return to the page in the future, it is displayed as you last left it.

Next Step Options

Some pages include Next Step options for obtaining additional information concerning a selected position or transaction activity. Selecting a Next Step option presents the information in a pop-up window so that you do not lose your place on the page. Examples of Next Steps include tax lot detail, transaction activity, and detailed security information.

Navigating your Account

Navigating through your account information is as easy as selecting any one of the main navigation tabs and then selecting the desired page to view. Included below are examples of just some of the pages you may want to view.

Portfolio Positions Allocation

The Portfolio navigation feature offers investment analytics on your positions; from simplistic views of positions to more extensive equity and fixed income diversifications, bond maturity views, and an investment objective comparison. One of the navigation options is the Positions Allocation page as shown below. The page includes the ability to filter for a specific time period and positions. It also includes an interactive graph where selecting a segment will advance you to the asset location on the page:

Show/Hide different sections. →

Interactive graphic and legend. →

Totals. →

Detailed listing of assets. →

The screenshot displays the 'Portfolio Positions Allocation' page for 'CARSON FAMILY RELATIONSHIP' as of September 19, 2016. The page features a donut chart and a table of asset details.

Category	Market Value	% Market Value
Cash & Equivalents	\$822,716.93	5.28%
Fixed Income	\$4,918,735.58	31.55%
Equities	\$9,597,767.23	61.57%
Miscellaneous	\$250,000.00	1.60%
Total	\$15,589,219.74	100.00%

Description	Quantity	Price	Market Value	Cost	% of MV	Next Step
Total Portfolio			\$15,589,219.74	\$19,429,582.01		
Cash & Equivalents			\$822,716.93	\$822,716.93	5.28%	
Cash			\$-906,662.99	\$-906,662.99	-5.82%	
INCOME CASH	0.000	\$1.00	\$0.00	\$0.00	0.00%	
PRINCIPAL CASH	0.000	\$1.00	\$-906,662.99	\$-906,662.99	-5.82%	
Cash Equivalents			\$1,729,379.92	\$1,729,379.92	11.09%	
EMPXX FIDELITY INSTL MMF #59 (INCOME) INCOME HOLDING	24,313.310	\$1.00	\$24,313.31	\$24,313.31	0.16%	

Activity Summary

The Activity feature assists in identifying the transaction activity that has occurred in an account or group of accounts. This information is relevant in understanding cash flows, trade activity, and realized gains/losses. The Activity Summary page displays a year-to-date view of all transaction activity in an account or aggregated for a group of accounts. You may also choose to filter the page by entering a time period or view the prior year list of transactions. The transactions are grouped into major categories for ease in identifying cash flows.

The page also offers a one-click view to the underlying transactions by selecting the desired transaction category name. A pop-up window will display the list of transactions comprising the category total:

Click a category link to view the detailed list of transactions.

Activity Summary
January 1, 2016 - September 19, 2016

View By: Group: CARSON FAMILY RELATIONSHIP Account: 41-2468-00-1 RYAN S CARSON TUA

Additional Filters

Clients desire quick and easy access to view the assets held in a single account or aggregated across a group of accounts. They also want the information presented in terms they understand and in a format that is simple to read. Select a link to view the underlying transaction activity.

Deposit Activity:		Withdrawal Activity:	
Interest	\$16,852.17	Payments to/for Beneficiaries	\$-16,733.78
Dividends	58,296.56	Fees	0.00
Common Trust Fund Income	0.00	Federal and State Taxes Paid	0.00
Real Estate Income	0.00	Miscellaneous Disbursements	-120.00
Miscellaneous Receipts	22,255.17	Total Withdrawal Activity:	\$-16,853.78
Total Deposit Activity:	\$96,403.90		
Trade Activity:		Realized Gain/Loss Activity:	
Cost of Assets Purchased	\$-1,374,974.17	Short-term Gain/Loss	\$0.00
Proceeds on Sales/Maturities	3,035,612.71	Long-term Gain/Loss	2,703.29
Other Asset Changes	0.00	Net Realized Gain/Loss Activity:	\$2,703.29
Unsettled Trades	0.00		
Net Trade Activity:	\$1,660,638.54	Prior Year Loss Carryover:	
		Short-term Loss Carryover	\$123.00
		Long-term Loss Carryover	0.00
		Total Prior Year Loss Carryover:	\$123.00

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Documents Statements

This feature provides quick access to your electronic statements. It displays the list of available statements for viewing and a link to launch the statement in a PDF. Clicking on the column headings enables you to sort the page by the selected column. Adobe® Acrobat® Reader is required to view the statement in a PDF format. This software is can be downloaded at www.adobe.com. You can then save, print, e-mail, or close the PDF:

Click the desired statement link to launch the PDF.

The screenshot shows a web interface for 'Documents Statements'. At the top, there are navigation tabs: Portfolio, Activity, Documents, Trading, Tools, Links, and Group Accounts. Below the tabs, there are dropdown menus for 'View By' (set to 'CARSON FAMILY RELATIONSHIP') and 'Account' (set to '41-2468-00-1 RYAN S CARSON TUA'). A note below the dropdowns states: 'Select a statement time period below to view a TrustReport.pdf statement format file for your account. Please note that in order to view the statement Adobe Acrobat Reader must be installed on your computer. If you do not have a copy of Adobe Acrobat Reader, visit <http://www.adobe.com/products/acrobat/readstep.html> to download a free copy.'

Below the note is a section titled 'Electronic Statements' with a sub-note: 'Clients desire quick and easy access to view the assets held in a single account or aggregately across a group of accounts. They also want the information presented in terms they understand and in a format that is simple to read.'

Document	Start Date	End Date	Account Short Title	Account Number
04/01/2016	04/01/2016	06/30/2016	RYAN S CARSON TUA	41-0810-00-6
01/01/2016	01/01/2016	03/31/2016	RYAN S CARSON TUA	41-0810-00-6
01/01/2015	01/01/2015	12/31/2015	RYAN S CARSON TUA	41-0810-00-6
01/01/2014	01/01/2014	12/31/2014	RYAN S CARSON TUA	41-0810-00-6

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Tools Downloads

These three separate options allow quick access to research an individual account or group of accounts. This flexible feature provides you with the opportunity to select the fields of information and the desired output format. You can also save the format for future use. The three download options include: Portfolio, Tax Lots, and Activity:

Select the desired output format.

Select the desired fields of information.

Tools Download Activity

View By: CARSON FAMILY RELATIONSHIP Account: 41-2468-00-1 RYAN S CARSON TUA

Time Period: Month to Date Period From: To: User ID:

Format Name: New Format

* THE 36 CHARACTER DOWNLOAD TITLE *
Created: 09/20/2016 Modified: 09/20/2016
Last Accessed: 09/20/2016

Specify download and filter information.

Download Information

Download Type: Individual Account
Format Type: Fixed Length
All Fields (selected) / Select Fields

Download Filters

Defined Filter (selected) / Symbol / Dollar Amount
All Activity (selected)
Greater than or equal to
Posting Date

Save | Rename | Attach to ID | Reset | Delete | Go to Preview and Execute

Select the field(s) of information on the left pane and click Add to add to the Custom Format list on the right pane. Use the up and down arrows to determine field placement.

Account Header - Fields		Account Header - Custom Format	
Field	Length	Field	Length
Account Number	9 A/N		
Administrative Officer	3 A/N		
Investment Officer	3 A/N		
Held-Away/No Custody	1 A/N		
Held-Away Location	36 A/N		

Detail Records - Fields		Detail Records - Custom Format	
Field	Length	Field	Length
Account Number	9 A/N		

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Group Accounts

The Group Accounts feature gives you the opportunity to create your own grouping of accounts for information gathering and investment management. You determine the group name and select the underlying accounts. Once a group is created you can use the list throughout the site, eliminating the need to memorize account numbers or account titles:

Select the checkbox next to the desired accounts and click the Add link.

Selecting an account with a Show/Hide icon will bring all the accounts in the relationship into the group.

The screenshot displays the 'Group Accounts' interface. At the top, there is a navigation bar with 'Group Accounts' selected. Below it, a dropdown menu shows 'New Account Group'. A 'GO' button is to the right. Under 'Additional Filters', there are instructions on how to create and manage account groups. Below the instructions, there are radio buttons for 'All Accounts' and 'Selected Accounts', along with an 'Expand All' link. The main area is split into two panes: 'Authorized Account List' on the left and 'Current Account Group' on the right. The 'Authorized Account List' contains a list of accounts with checkboxes and Show/Hide icons. The 'Current Account Group' is currently empty. Between the panes are 'Add' and 'Remove' buttons. At the bottom, there are 'Reset', 'Save', 'Save As', and 'Delete Group' buttons. A copyright notice for Fidelity National Information Services is at the very bottom.