

EFFECTIVE JULY 2022

## 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
<b>Monthly Service Charge</b>	\$18 unless waived	\$12	\$6	\$3	None	\$5 with e.Statements
<b>Earns Interest</b>	Yes	No	No	No	No	No
<b>Free Debit Card</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Free Online &amp; Mobile Banking*</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Free Online BillPay*</b>	Yes	Yes	Yes	No*	No*	Yes
<b>IDProtect®*</b>	Yes	Yes	Yes	No	No	No
<b>Paper or e.Statements*</b>	Choice	Choice	Choice	Paper	e.Statements	Choice (\$2 more per month for Paper)
<b>AD&amp;D Insurance*</b>	\$30,000 Family	\$30,000 Family	\$10,000 Account holder(s)	No	No	No
<b>Free Specialty Checks*</b>	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
<b>Additional Club Package Benefits</b>	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
<b>Balance to Waive Monthly Service Charge*</b>	\$20,000 in consumer deposits or consumer loans <b>OR</b> \$25,000 in combined consumer loans & deposits <b>OR</b> \$100,000 in mortgage loans <b>OR</b> \$50,000 in brokerage assets <b>OR</b> Qualifying managed trusts	N/A	N/A	N/A	N/A	N/A

\*Refer to ADDITIONAL INFORMATION section on next page.

# PERSONAL CHECKING ACCOUNTS



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

### 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, you must not have more than two insufficient funds items presented for payment and your account must not be overdrawn more than two consecutive days in the first 30 days after you request overdraft coverage to be approved.

Once approved for overdraft coverage, we will pay—at our sole discretion—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.

### 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 (one-time) debit card transactions or ATM transactions. We will usually decline these transactions at the point of sale or at the ATM if the transaction will exceed your available balance at the time the transaction is initiated. If we do pay such transactions, we will not charge you an overdraft fee. 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 such as utilities, online shopping and reservations

If you have selected Extended Overdraft Coverage, we will authorize ATM transactions or everyday debit card transactions even if the transaction exceeds your available balance at the time the transaction is initiated, at our discretion and up to the available overdraft limit remaining for your account. However, such a transaction may generate a fee when the balance in your account after we post all credits and debits for the day is less than the amount we need to pay a transaction. If checks or other items clearing your account 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:** If we return a check or other item unpaid at our discretion or because it would cause a negative ledger balance on your account in excess of your overdraft limit (if any), we will not charge you a fee. However, the merchant may charge you fees.

**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 that would cause a negative ledger balance may be returned. We will not charge you for items that we return unpaid. 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 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 to 6 transfers 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). 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 if it results in an overdraft. Review the SafetyLink Transfer Plan Agreement for complete details.

### ADDITIONAL INFORMATION

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

### 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® & Accidental Death & Dismemberment (AD&D)

The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the benefits described. Please refer to the complete benefit descriptions as well as certificate of insurance for complete details of eligibility, coverage and exclusions. AD&D coverage is provided through the company named in the certificate of insurance. Coverage divides equally on joint accounts and reduces by 50% at age 80. Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the Bank or any Bank Affiliate.

### 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.

Trust services provided by Arvest Bank.

Brokerage assets managed by Arvest Wealth Management, member FINRA/SIPC

Member FDIC



Equal Housing Lender

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