



ARVEST TRUE RATE® CREDIT CARD CARDHOLDER AGREEMENT

Information accurate as of February 2, 2026

IMPORTANT: This Cardholder Agreement, which includes the Account Opening Disclosures, ("Agreement") is your contract with us governing the credit card account ("Account"). You have accepted the terms and conditions of this Agreement if you sign, use, or allow others to use, your Credit Card. You also have accepted this Agreement if within 30 days of receipt of the Credit Card you have not destroyed the Credit Card and informed us in writing at Arvest Bank, P.O. Box 235, Lowell, AR 72745, or by phone at [\(800\) 356-8085](tel:8003568085) that you choose not to accept this Agreement.

The term "Credit Card" refers to one or more Credit Cards or other access devices (including an Account number) that we have issued to you or someone else with your authorization to access credit under this Agreement.

The words "you" and "your" refer to each person who is contractually liable under this Agreement. If we issue you a joint Account, each of you agrees to be liable individually and jointly for the entire amount owed on the Account; and any notice we send to an address provided by either of you for the Account will serve as notice to both of you.

The words "we," "our" and "us" refer to Arvest Bank, Fayetteville, Arkansas, which is the issuer of your Credit Card.

The following information is provided as required by the Federal Consumer Credit Protection Act and the Oklahoma Uniform Consumer Credit Code. This information is a part of the Agreement.

Your Account

RESPONSIBILITY FOR OBTAINING CREDIT. You agree to accept responsibility and pay all amounts due for credit you have obtained from us, plus any Fees and Interest Charges. You obtain credit from us when Purchases, Cash Advances, or Balance Transfers are made using your Account, by:

1. You;
2. An Authorized User; or
3. Other people, if you or an Authorized User give them access to use your Account.

You must pay us for all amounts due on your Account. This includes transactions made by an Authorized User, including transactions for which you may not have intended to be liable, even if the amount of those transactions causes a Credit Limit to be exceeded.

CREDIT LIMIT. We will let you know your Credit Limit when you open your Account. We may establish a lower Cash Credit Limit for Cash Advances. Your available Credit Limit and Cash Credit Limit will appear on

each Monthly Periodic Statement. We may (at our option and in accordance with all applicable laws) increase or decrease your Credit Limit and Cash Credit Limit at any time without prior notice. You must keep your Account balance below your Credit Limit. If you do not, we may request immediate payment of the amount by which you exceed it.

CONSUMER PURPOSES. You may use your Account for personal, family, or household purposes. You may not use your Account for business or commercial purposes.

ILLEGAL TRANSACTIONS. You may not use your Account for illegal transactions, but if you do, this Agreement still applies, and you must pay us for those transactions. You also may have to pay the Card Network and/or us for any damages and expenses resulting from that use. In addition, we may close your Account.

Authorized Users

ISSUING CREDIT CARDS TO AUTHORIZED USER(S). You may ask us to issue a Credit Card on your Account to one or more Authorized Users. You must obtain permission from each Authorized User and make a copy of this Agreement available to each Authorized User prior to each addition. We will approve your request to issue a Credit Card to an Authorized User in our sole discretion.

REMOVING AUTHORIZED USERS. You must notify us to remove an Authorized User from your Account. If we remove an Authorized User, in some cases we may close your Account, open a new Account and issue you a new Credit Card. You are responsible for any transactions made by an Authorized User on your Account even if the posting date shown on your Monthly Periodic Statement for that transaction occurs after the date you ask us to remove the Authorized User from your Account.

ACCOUNT USE BY AUTHORIZED USERS. Authorized User(s) can access your credit by conducting Purchases and Cash Advances in the same manner as Primary and Joint cardholders. Use of your Account by an Authorized User is subject to the terms of this Agreement. The Authorized User(s) you add to your Account will not be considered a party to your Agreement, cannot make any Account changes, and will not be responsible to us for any amounts owing under the Agreement. You will be responsible for all Purchases, Cash Advances, Fees, and Interest Charges incurred by each Authorized User, including those made by others when the Authorized User allows them to use your Account. Your credit history can and will reflect Authorized User Account use.

Authorized Users that have been issued a Card can:

- Report lost or stolen Cards
- Request statement copies
- Initiate billing disputes
- Make payments
- Obtain Account information such as transaction histories

ACCOUNT INFORMATION RIGHTS FOR AUTHORIZED USERS. You allow us to discuss your Account with an Authorized User. This includes giving him or her access to your Account information and history. You also agree that an Authorized User may use and receive information about the Account the same way you do. An Authorized User can not add other Authorized Users, adjust the Credit Limit or close the Account.

CREDIT REPORTING. Unless the Authorized User has been issued a Credit Card on the Account and is your spouse, we do not report the Authorized User's credit activity related to this Account to Consumer Reporting

Agencies. This means the Authorized User's credit bureau report will not be impacted by using this Account.

INFORMATION ABOUT AUTHORIZED USERS WHO ARE A SPOUSE. If you ask us to issue a Credit Card to your spouse as an Authorized User, you agree to give us certain personal information about them. You must let them know that you will give us that information, you must have their permission to do so, and you must have their permission to allow us to share information about them as allowed by applicable law. This includes information we may get from you, any Authorized User, and others. It also includes information about the transactions on the Account. We report information about this Account to Consumer Reporting Agencies. This information may appear on your spouse's credit report. This could include information about: Late Payments, Overlimit Amounts, Returned Payments, and other violations of this Agreement. You must let them know that we report Account information in their name.

CREDIT LIMITS AND ACCOUNT INFORMATION RIGHTS. You must assign a designated Credit Limit amount to each Credit Card Authorized User. The Credit Limit for any Authorized User cannot exceed the Credit Limit applicable to the primary cardholder's Credit Limit, and the total amount outstanding on the Account cannot exceed the primary cardholder's Credit Limit. The Credit Limit amount you assign will reset each month on the date of your Monthly Periodic Statement, and the additional card holder Authorized User will have access to their entire Credit Limit, subject to the total amount of available credit on the Account. Monthly Periodic Statements, disclosures and notices for the primary cardholder's Credit Card and each Authorized User's additional Credit Card will be sent only to the address we have for you in our files.

Variable Annual Percentage Rate & Interest Charges

ANNUAL PERCENTAGE RATE (APR). The APRs and periodic rates are shown on your Account Opening Disclosures.

VARIABLE RATES. If a rate is a variable rate, we calculate the rate by adding a percentage to the Prime Rate. This percentage is shown on your Account Opening Disclosures. To calculate the Prime Rate, we use the U.S. Prime Rate published in *The Wall Street Journal* (Journal) on the last day of each month. If the Journal is not published on that day, then see the immediately preceding edition. A variable APR can either increase or decrease, as the Prime Rate changes. A change in a variable APR will be effective for the billing cycle that ends in the second month after the Prime Rate change. We use the APR to determine your Interest Charge on any outstanding balance you have not paid in full by the Payment Due Date. If an APR increases, your payment amount and the Interest Charges may also increase. A variable APR applicable to your Account can change each billing cycle. Your APR, in no event, will be higher than applicable state usury laws allow.

AVERAGE DAILY BALANCE. The amount of interest we charge you is called an Interest Charge. We calculate your Interest Charges each billing cycle by using the Average Daily Balance (including new transactions) method. We do this separately for each balance category on your Account (e.g. Purchases, Balance Transfers, Cash Advances, and each promotional balance). For each balance category, to determine the Average Daily Balance, we must first calculate the daily balance.

To calculate the daily balance, we will:

- take the beginning balance of that balance category each day (any credit balance is treated as a zero balance); then
- add any new transactions of that type that occurred on that day; then
- subtract the applicable portion of any payments or credits; then

- subtract any unpaid Fees that have posted to that balance category during the billing cycle; then
- subtract any unpaid interest that may have been charged to you for transactions in that balance category.

Then, to calculate your Average Daily Balance, we will:

- add up all the daily balances for the billing cycle; then
- divide the total by the number of days in the billing cycle.

If a transaction occurred before the start of a new billing cycle but posts afterwards, we will include that transaction on the first day's transactions of the new billing cycle.

You authorize us to use equivalent processes that result in substantially similar outcomes except for minor variations due to rounding.

CALCULATING INTEREST CHARGES. Interest Charges begin to accrue on Purchases (unless your Account is subject to a Grace Period, see "**GRACE PERIOD**" section of this agreement), Balance Transfers, and Cash Advances on the transaction date, and will continue to accrue until you pay the entire New Balance in full. The Interest Charges that accrue up to that billing cycle's statement closing date will be shown on the Monthly Periodic Statement for that billing cycle. To calculate Interest Charges each billing cycle, we will:

- determine your monthly periodic rate ("MPR") by dividing the applicable APR by 12; then
- multiply the Average Daily Balance for that balance category by the MPR.

GRACE PERIOD FOR PURCHASES. You may have an interest-free period ("Grace Period") to repay your balance for Purchases before Interest Charges are imposed. We will not charge you interest on new Purchases when:

- your New Balance shown on your Monthly Periodic Statement for the previous billing cycle is paid in full by the Payment Due Date;
- your Previous Balance is zero; or
- your Previous Balance is a credit balance.

If none of these conditions occur, Interest Charges will be imposed on Purchases from the date they are posted to your Account. The next time you pay your entire New Balance in full by the Payment Due Date, the Grace Period will apply to new Purchases in the billing cycle they are made. The next billing cycle in which you pay your entire New Balance in full by the Payment Due Date, the Grace Period will again apply to Purchases. The Grace Period applies to **Purchases only**. There is no Grace Period for Cash Advances and Balance Transfers. There is no time period within which to repay Cash Advances or Balance Transfers without incurring Interest Charges.

NEW BALANCE. To calculate your New Balance at the end of each billing cycle, we take your balance at the start of your billing cycle (Previous Balance) and:

- add any new transactions posted during the billing cycle; then
- subtract any credits or payments posted during the billing cycle; then
- add any Interest Charges or Fees incurred during the billing cycle; and
- make any applicable adjustments (such as disputed charges).

Payments

WAYS TO MAKE YOUR PAYMENT. Payments must be made by the Payment Due Date shown on your Monthly Periodic Statement. If your payment falls on a weekend or legal holiday it will be due the following business day. You can make payments in the following ways:

- in person at any Arvest Branch;
- by contacting us by phone utilizing either the Interactive Voice Response system (IVR) or Customer Service agent;
- by mailing your payment to the address shown on your Monthly Periodic Statement;
- by utilizing a bill pay service provided by another banking institution; or
- by making an electronic payment through your online Account. You can set up your online Account at [arvest.com](https://www.arvest.com).

You must pay in U.S. dollars. Please do not send cash.

All checks must be drawn on funds on deposit in the United States.

We may refuse to accept a payment in a foreign currency. If we do accept it, we will charge your Account our cost to convert it to U.S. dollars.

We can accept late payments, partial payments or payments marked "payment in full" or with any other restrictive endorsement without losing any of our rights under this Agreement.

If a third party makes a payment on your Account and we return all or a part of such payment, then we may adjust your Account for any amount returned. We reserve the right to defend ourselves against any demand to return funds we have received, and may agree to a compromise of the demanded amount as part of a settlement.

MINIMUM MONTHLY PAYMENT. You must make all monthly payments by the Payment Due Date shown on your Monthly Periodic Statement. You have the option to pay your Account in full at any time. You may choose to pay less than the entire New Balance but not less than the Minimum Payment due, unless we require immediate payment of your entire outstanding balance in full (see default section). **Paying only the Minimum Payment due will extend the time it takes you to pay off your outstanding balance.**

MINIMUM PAYMENT DUE CALCULATION. The Minimum Payment due is the minimum dollar amount shown on your Monthly Periodic Statement that must be paid by the due date that is specified each month. If the New Balance is less than \$20.00, the Minimum Payment will equal the New Balance. Otherwise, to calculate your Minimum Payment we start with any past due amount or over limit amount. We then add the greater of:

- \$20.00, or
- the billed Interest Charges, any billed Late Payment Fees, plus 1% of the New Balance.

We round the amount of the Minimum Payment Due to the nearest dollar. The New Balance amount will include Fees that have posted to your Account. Fees can include Returned Check Fees, Cash Advance Fees, Balance Transfer Fees, or Late Payment Fees (we describe these Fees in the "**FEES**" section of this Agreement). The New Balance, including Fees, will be used to calculate the Minimum Payment Due.

APPLICATION OF PAYMENTS TO YOUR ACCOUNT. We reserve the right to apply payments and credits in the manner we choose, provided we comply with applicable Federal and State laws. We apply payments to your Account by:

- crediting the amount of your payment that is equal to the Minimum Payment due, first to any Interest Charges and other charges and fees posted to your Account; then
- if your Account has balances with different APRs, we will credit the balances with lower APRs first.

We apply the portion of your payment that is more than the required Minimum Payment due by:

- first applying the excess amount to balances with the highest APRs; then
- applying the remaining amount of your payment to balances with lower APRs (if any), in descending APR order.

Payments received Monday through Friday at any Arvest branch during branch hours will be credited the day they are received. If the payment due date falls on a Saturday, Sunday, or a legal holiday, the payment will be considered made on time when it is made on the next business day. Payments received by mail by 5pm Central Time will be credited on that business day. We may delay increasing your available credit by the amount of any payment that we receive for up to ten days.

If you pay more than the entire outstanding balance of your Account, we will credit the excess to your Account, unless you request we send you a check for the excess payment once the payment clears.

Fees

ANNUAL FEE. If Your Account has an annual fee, it is shown on the accompanying Account Opening Disclosure (Disclosure).

RETURNED CHECK FEE. We will charge your Account a returned payment fee, as indicated on the Disclosure, each time a check or electronic payment cannot be processed or is not honored even if the payment is honored after we resubmit it. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.

CASH ADVANCE FEE. We will charge a Cash Advance Fee as shown on the Disclosure, in addition to the Interest Charge. All Cash Advances, including Cash Advances made with convenience checks, are subject to a minimum of \$4.00 each time cash is advanced. We will charge Cash Advance Fees on cash-like transactions made with your Credit Card. Cash-like transactions include purchases of traveler's checks, money orders, foreign currency, lottery tickets, casino and similar in-person betting transactions, and wire transfers.

BALANCE TRANSFER FEE. We will charge a Balance Transfer Fee as shown on the Disclosure, in addition to the Interest Charge, if any. All Balance Transfers are subject to a minimum of \$10.00 each time a balance is transferred from another creditor to your Account.

LATE PAYMENT FEE. We will charge a Late Payment Fee, as disclosed on the accompanying Disclosure, if you do not pay at least the Minimum Payment due on or within 10 days after the Payment Due Date. This fee will never exceed the Minimum Payment due that was due immediately prior to the date on which the fee was assessed.

FOREIGN TRANSACTION FEE. We will charge a Fee, as shown on the Disclosure, for each Foreign Transaction. A "Foreign Transaction" is any transaction (1) made in a foreign currency, or (2) made in U.S. dollars if the transaction is made or processed outside of the United States. Foreign Transactions include, for example, online transactions made in the U.S. but with a merchant who processes the transaction in a foreign country.

FOREIGN EXCHANGE/CURRENCY CONVERSION. When you use your Credit Card to make a Purchase or Cash Advance, or when you receive a credit in a foreign currency, the transaction will be converted into a U.S. dollar amount by VISA using their currency conversion procedures, and then they will send us the transaction amount. The exchange rate will be determined using either the range of rates available in the wholesale currency markets for the processing date (which may be different from the rate VISA receives) or a government-mandated rate in effect on that date. The exchange rate used by Visa may differ from the rate on the date of your transaction. If you receive a credit on a different day than the original transaction date, the exchange rate of the credit could be different from the original transaction amount. Foreign purchases may include online purchases from foreign merchants. You agree to accept the converted amount in U.S. dollars.

Transactions

WAYS TO USE YOUR CARD ACCOUNT. You may purchase goods or services when you present your Credit Card or when you provide your Account number and Account information to participating merchants. You can provide your Account number to merchants either in person, online, or by telephone. You may use your Credit Card to receive Cash Advances in person from us or other participating financial institutions, or by using one of the convenience checks we may periodically send to you. You may transfer balances from other credit cards not issued by us to your Account. Cash Advances and Balance Transfers are subject to fees and Interest Charges, when applicable, and your available Credit Limit. We are not responsible when anyone refuses to honor your Credit Card or convenience checks.

- "Purchase" means the use of your Account to purchase or lease goods or services at participating merchants.
- "Balance Transfer" means a balance transferred from another creditor to your Account.
- "Cash Advance" means the use of your Account to: obtain cash from participating automated teller machines, financial institutions or other locations; purchase lottery tickets, money orders, casino chips, foreign currency, or similar items.
- "Convenience Check" means any check we send to you to access your Account. The check will indicate whether it will be treated as a Purchase, Balance Transfer, or Cash Advance. You may not use these checks to pay any amount you owe us.

RETURNS AND REFUNDS. Cash refunds will not be issued to you when you return merchandise purchased with your Credit Card. You will receive a credit to your Account for the amount of the returned merchandise. The merchant is responsible for issuing the credit. It is not our responsibility when the merchant does not promptly issue the credit owed to you.

Default & Account Cancellation

DEFAULT. You will be in default of this Agreement if one of the following occurs:

- you fail to make the full amount of your Minimum Payment when due;
- we reasonably believe you are unable or unwilling to pay;
- you file bankruptcy, or another insolvency proceeding is filed by you or against you;
- you die or are declared legally incompetent or incapacitated; or
- you fail to perform any condition or keep any promise of this or any Credit Card agreement you have made with Arvest.

IMMEDIATE PAYMENT OF OUTSTANDING BALANCE IN FULL. If you are in default, we have the right to require immediate payment of your entire outstanding balance. If you do not pay the entire outstanding balance, we can require you to pay any expenses associated with collecting the amount you owe. We may refer your Account for collection to an attorney who is not a salaried employee. If we do this, we can require you to pay a reasonable attorney's fee, as determined by the amount established by the Administrator of the Oklahoma Department of Consumer Credit.

CANCELLATION OF YOUR ACCOUNT. You may cancel your Account. You will remain responsible for any amount you owe us under this Agreement. Any joint Account holder may cancel a joint Account. However, both of you will remain responsible for paying all amounts owed. We may cancel, suspend, or not renew your Account at any time without notice.

CREDIT AUTHORIZATIONS. We may not authorize a transaction for security or other reasons. We will not be liable to you if we decline to authorize a transaction or if anyone refuses your Card, Check or Account number.

AUTOMATIC PAYMENTS. You may set up automatic billing or store your Account information with a merchant, wallet provider, or other third party. If your Account information changes, which may include billing address, you authorize us to provide this updated information to any such merchant, wallet provider, or other third-party at our discretion. You must contact the merchant, wallet provider, or other third-party directly or remove your Credit Card information from the merchant site, wallet provider, or third-party if you wish to stop automatic billing or Account updates.

Credit Reporting

CREDIT INVESTIGATIONS. You authorize us to investigate and use your credit information to evaluate your credit history, personal or financial standing, and employment. You also authorize us to report information about your Account to other creditors and credit reporting agencies. We may share negative account information regarding your late payments, missed payments, or other defaults on your Account with consumer reporting agencies. This information may be reflected in your credit report. If you believe we have reported incorrect information about your Account, call us at [\(800\) 356-8085](tel:8003568085) or write to us at Arvest Bank, P.O. Box 235, Lowell, AR 72745. Please include your name, address, phone number and Account number and information that is being disputed. We will investigate the matter for you. If we find we have made an error, we will request a correction from each credit bureau to which we have reported. If we do not find we have made an error, we will notify you.

Communications & Information Sharing

COMMUNICATING WITH YOU. Consent to contact by electronic and other means. If you have provided us with your cell phone number, or another number that you later convert to a cell phone number, you agree that we (and our affiliates, agents, and contractors) may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls, and messages from automated dialing systems, or text messages. We may contact you at any address that you may provide to us from time to time. We may use any means of communication, including, but not limited to, postal mail, electronic mail, telephone, or other technology, to reach you. We may contact you for any lawful reason, including for the collection of amounts owed to us from time to time in compliance with our Privacy Policy in effect. No such contact will be deemed unsolicited. Normal cell phone charges may apply. You may contact us at [\(800\) 356-8085](tel:8003568085) during business hours to ask that we not contact you using any one or more methods of technologies.

TELEPHONE MONITORING AND RECORDING. From time to time, we (and our affiliates, agents, and contractors) may monitor and/or record telephone calls regarding your Account with us to assure the quality of our service, and you agree to any such monitoring or recording. We treat all customer calls as confidential.

NOTICES. All notices are considered delivered to you as of the date they are mailed, not the date you receive them. We will mail all required notices to you at the address we have on file. **You agree to notify us immediately if your address changes.** You can call (800) 356-8085 or mail your change of address to Arvest Bank, P.O. Box 235, Lowell, AR 72745. We may also update your address if we receive notification by the U.S. Postal Service that your address has changed.

Changes to Your Agreement

AGREEMENT CHANGES. We have the right to add, delete, or change any term of this Agreement at any time, with written notice to you as required by state or federal law. If required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). We will not charge any fee or interest charge prohibited by law.

INVALIDITY. If one or more provisions of this Agreement become invalid or unenforceable, the remaining terms and conditions will stand on their own and will not be affected.

Liability For Unauthorized Use

LOSS OR THEFT OF CARD. You agree to notify us immediately if your Credit Card is lost or stolen, or if you suspect your Credit Card or Account number has been used without your permission, by calling [\(800\) 356-8085](tel:8003568085). Calling us reduces the chances of a loss. You may also contact us at www.arvest.com, or write to us at P.O. Box 235, Lowell, AR 72745. You may be liable for any unauthorized use that occurs before you tell us, but your liability for any unauthorized use will not exceed \$50.

Miscellaneous

ASSIGNMENT. We may sell, assign, or transfer your Account or any portion of it without notice to you. You may not sell, assign, or transfer your Account without first obtaining our prior written consent.

NON-WAIVER. We may delay enforcing or not enforce any of our rights under this Agreement without losing or waiving any of them.

APPLICABLE LAW. This Agreement is made in Oklahoma and we extend credit to you from Oklahoma. This Agreement is governed by Oklahoma law (without regard to its conflict of laws principles) and by applicable federal law. You will not be liable for Interest Charges or other charges in excess of the maximum allowed by law.

IMPORTANT INFORMATION REGARDING THE MILITARY LENDING ACT. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or Account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain

application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

If you are covered by the Military Lending Act, notwithstanding anything to the contrary in this Agreement, to the extent required by the Military Lending Act, nothing in this Agreement will be deemed a waiver of the right to legal recourse under any otherwise applicable provision of state or federal law.

If you would like to hear about your Military Lending Act rights and payment information about this Agreement, please contact us at [\(877\) 443-6037](tel:(877)443-6037).

Your Billing Rights

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, contact us in writing at Arvest Bank, P.O. Box 235, Lowell, AR 72745. You may also contact us on the web at www.arvest.com. In your communication, give us the following information:

- Account information: Your name and Account number
- Dollar Amount: The dollar amount of the suspected error
- Description of the problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake

You must contact us as follows:

- Within 60 days after the error appeared on your statement
- At least three (3) business days before an automatic payment is scheduled, if you want to stop payment on the amount you think is wrong

You must notify us in writing or electronically of potential errors. If you call us, we are not required to investigate any potential errors, and you may have to pay the amount in question.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR WRITTEN OR ELECTRONIC COMMUNICATION

When we receive your communication, we must do two things:

1. Within 30 days of receiving your communication, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your communication, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Credit Limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other charges related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and charges.

We will send you a statement of the amount you owe and the date your payment is due. If you do not pay the amount you owe, we may report you as delinquent.

If you receive our explanation but still believe your bill is wrong, you must contact us in writing or electronically within 10 days telling us you still refuse to pay. If you do this, we cannot report you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all the rules above, you do not have to pay the first \$50.00 of the amount you question, even if the bill is correct.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services you have purchased with your Credit Card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the Purchase. To use this right, all of the following must be true:

1. The Purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.00. (Note: neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services).
2. Cash Advances do not qualify. Cash Advances include the following:
 - transactions made with your Credit Card for cash withdrawals at an ATM or with a teller
 - cash-like transactions with your Credit Card (see **FEES** section for a list of cash-like transactions)
 - purchases made with a convenience check that accesses your Account
3. You must not yet have fully paid for the Purchase.

If all of the criteria above are met and you are still dissatisfied with the Purchase, contact us in writing at Arvest Bank, P.O. Box 235, Lowell, AR 72745, or electronically at www.arvest.com. While we investigate, the same rules apply to the disputed amount as detailed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

IF YOUR CREDIT CARD IS LOST OR STOLEN, PLEASE CALL US AS SOON AS POSSIBLE AT 1-800-356-8085.

Arvest True Rate® Credit Card Terms & Conditions

Information accurate as of February 2, 2026

Here you will find current information for Arvest True Rate® Credit Card accounts. This information about the costs of the card described in this page is accurate as of the date above, and this information may have changed after that date. To find out what may have changed, call us at [\(800\) 356-8085](tel:8003568085) or write to us at P.O. Box 235, Lowell, AR 72745.

Interest Rates & Interest Charges

Annual Percentage Rate (APR) for Purchases	0% introductory APR for the first 12 full billing cycles from date of account opening. After that, your APR will be 15.74% - 24.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	0% introductory APR for the first 12 full billing cycles from date of account opening. After that, your APR will be 15.74% - 24.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	24.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore .

FEEDBACK

Fees

Annual Fee	None
Transaction Fees	
- Balance Transfer - Cash Advance - Foreign Transaction	Either \$10 or 3% of the amount of each balance transfer, whichever is greater. Either \$4 or 4% of the amount of each cash advance, whichever is greater. 3% of each transaction in U.S. dollars.
Penalty Fees	
- Late Payment - Returned Payment	\$25 \$25

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details. To receive a copy of your cardholder agreement, please call us at [\(800\) 356-8085](tel:8003568085) or write to us at P.O. Box 235, Lowell, AR 72745.

Balance Transfer: Minimum balance transfer amount is \$250 per transfer.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your cardholder agreement.

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FEEDBACK