

# Arvest True Rate™ Credit Card

The information about the costs of the cards described in this application is accurate as of July 25, 2020. This information may have been changed after that date. To find out what may have changed, call us at 1-800-356-8085 or write to us at P.O. Box 6139, Norman, OK 73070.

## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for 12 billing cycles from date of account opening. After that, your APR will be between <b>9.24% - 18.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<b>0%</b> introductory APR for 12 billing cycles from date of account opening. After that, your APR will be between <b>9.24% - 18.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>24.99%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a> .

## FEES

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

**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, call us at (800) 356-8085 or write to us at PO Box 6139, Norman, OK 73070. You may also view our Cardholder Agreement by <https://www.arvest.com/personal/bank/credit-cards/true-rate/cardholder-agreement>.

**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.