



FARMERS
BANK & TRUST

Conversion Guidebook

IMPORTANT INFORMATION REGARDING
CHANGES TO YOUR ACCOUNTS

MEMBER FDIC



TERMS AND SERVICES FOR
CUSTOMERS OF ARVEST

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Welcome to Farmers Bank & Trust!

On **January 28, 2022**, Farmers Bank & Trust will complete the acquisition of your Arvest branch. We look forward to having you as our customer and want to make certain you receive the quality of service you have come to expect.

Since 1906, Farmers Bank & Trust has been committed to the local communities we serve. We take pride in offering great financial products, excelling in customer service, and giving back through charitable efforts. Farmers Bank & Trust is financially strong, secure, and remains focused on the growth and development of our communities. We welcome you to our Farmers Bank & Trust family.

At the close of business on Friday, January 28, 2022 and continuing through the weekend, we will convert your Arvest accounts to the operating system of Farmers Bank & Trust. Your branch will be closed on **Saturday, January 29, 2022** to facilitate the completion of the conversion.

There is nothing you need to do at this time. On **Monday, January 31, 2022** you may notice some differences about your accounts and the way you access them as outlined in this Conversion Guidebook. This Guidebook will provide you with details about the conversion, including important changes to deposit accounts and services that will take place, as well as key dates to remember. Please take some time to review this important and time sensitive information and keep it with you as a reference throughout the next few weeks.

If you have any questions, contact your local branch office, or call us toll free at 855-855-3268. You may also visit **MyFarmers.Bank/Arvest** for additional details. We know you have a choice where you bank, and we appreciate your business!



Chris Gosnell
Chief Executive Officer | Farmers Bank & Trust

CONVERSION DETAILS AND IMPORTANT INFORMATION ABOUT CHANGES TO ACCOUNT TERMS AND SERVICES FOR CUSTOMERS OF ARVEST

Our system conversion and changes to your account terms and services will take place beginning at **8:00 p.m. on Friday, January 28, 2022 through Sunday, January 30, 2022**. Your Arvest branch will close at **2:00 p.m. on Friday, January 28, 2022**, and will remain closed on Saturday, January 29, 2022. On **Monday, January 31, 2022** your branch will reopen as Farmers Bank & Trust. You may notice some differences in the way you access your accounts with us as outlined in this Conversion Guidebook.

DEPOSIT ACCOUNTS

Your account number(s) will not change* on checking, savings, and Money Market deposit account(s) because of this conversion. We will continue to honor all outstanding Arvest checks, automatic debits, Point of Sale transactions (POS), automatic payments, and/or preauthorized transactions, provided you have sufficient available funds in your account at the time of presentment. We will also continue to accept deposits by Automated Clearing House (ACH), Direct Deposit including Social Security, in-person, bank by mail, etc. Arvest is contractually obligated to forward to Farmers Bank & Trust any of the above items received by them on your former Arvest account for a period of 60 days post conversion. After the 60 days, Arvest will return or decline your items.

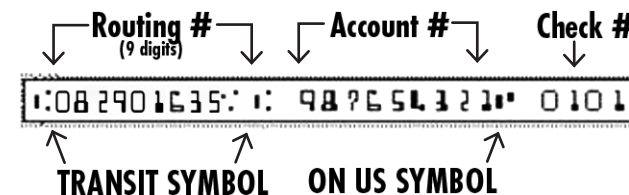
Further, a Notice of Change (NOC) will be sent electronically by Arvest to Automated Clearing House (ACH) originators that initiate electronic debits or credits to/from your Arvest account. This NOC will advise the ACH originator to update their records with Farmers Bank & Trust's routing number. However, to ensure there is no disruption to any of your automated payments or deposits, we recommend you contact these companies to provide Farmers Bank & Trust's routing and transit number and to verify your new information is updated on their systems. Some originators may discontinue the automated transactions if they do not hear from you regarding the routing number change. The new routing and transit number on your Farmers Bank & Trust account(s) will be **082901635**. This change will be effective at 8:00 p.m. on **Friday, January 28, 2022**.



CHECKS

Please discontinue use of all checks associated with Arvest as of 8:00 p.m. on Friday, January 28, 2022. Farmers Bank & Trust will mail your replacement checks on Friday, January 7, 2022. Expect to receive your checks in the mail by January 17, 2022. You can begin to use your new Farmers Bank & Trust checks at **8:00 p.m. on Friday, January 28, 2022**. If you order checks from a source other than our check vendor, you will need to contact them and provide them with the Farmers Bank & Trust routing and transit number.

The Farmers Bank & Trust Routing and Transit Number is **082901635**.



After **8:00 p.m. on Friday, January 28, 2022**, please use this number when setting up new ACH payments, Direct Deposits, ordering checks from a source other than Farmers Bank & Trust's check vendor, or sending or receiving wire transfers.

All customers over the age of 62 are eligible for complimentary checks. Shipping and handling charges will apply.

**In the unlikely event that there is a duplication of account numbers on the Farmers Bank & Trust system, you will be notified of any changes to your account well in advance.*

Your Arvest checking, savings, and Money Market account(s) will be converted to a Farmers Bank & Trust account with the system conversion on **Friday, January 28, 2022**. The fees, interest rates, and terms and conditions will change. Enclosed is *Important Account Information for our Customers* booklet which includes *Truth in Savings Account Disclosures*, along with other important disclosures, explaining the complete features and benefits of your new account type. Please review this documentation upon receipt and contact us if you have any questions.

PERSONAL CHECKING ACCOUNTS

IF YOUR ARVEST ACCOUNT WAS:	YOUR NEW FARMERS BANK & TRUST ACCOUNT WILL BE:	THE FEATURES OF YOUR NEW ACCOUNT ARE:
Free Blue Checking Basic Blue Checking Representative Payee Checking	Farmers Checking	<ul style="list-style-type: none"> No balance requirements No monthly service charge if receive eStatements or \$4 for paper statements Unlimited transactions Free Online & Mobile Banking Free Bill Pay
myBlue Checking Arvest Club	Club Checking	<ul style="list-style-type: none"> \$6 monthly service charge Unlimited transactions Free Club Checks Free Online & Mobile Banking AD&D Insurance Cell Phone Protection IDProtect, Travel and Leisure Discounts Shopping Rewards
Preferred Club	Choice Checking with Interest	<ul style="list-style-type: none"> \$7 monthly service charge Unlimited transactions Free Club Checks Free Online & Mobile Banking AD&D Insurance Cell Phone Protection IDProtect, Travel and Leisure Discounts Shopping Rewards
Platinum Checking	Choice Checking with Interest	<ul style="list-style-type: none"> Service Charge waived Free Check Orders Unlimited transactions Free Club Checks Free Online & Mobile Banking AD&D Insurance Cell Phone Protection IDProtect, Travel and Leisure Discounts Shopping Rewards

PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS

IF YOUR ARVEST ACCOUNT WAS:	YOUR NEW FARMERS BANK & TRUST ACCOUNT WILL BE:	THE FEATURES OF YOUR NEW ACCOUNT ARE:
Savings Cool Blue Savings* Looney Tunes*	Statement Savings*	<ul style="list-style-type: none"> \$5 service charge if daily balance is under \$100 Earns interest \$4 for each not-in-person withdrawal over 6 per statement cycle
Money Market	Money Market Checking	<ul style="list-style-type: none"> \$10 service charge if daily balance is under \$1,000 Earns interest Unlimited Deposits and ATM withdrawals

*Service charge is waived for minors.

BUSINESS ACCOUNTS

IF YOUR ARVEST ACCOUNT WAS:	YOUR NEW FARMERS BANK & TRUST ACCOUNT WILL BE:	THE FEATURES OF YOUR NEW ACCOUNT ARE:
Free Small Business Checking with Images Free Small Business Checking without Images Small Business Checking Small Business Club Arvest Cares	Business Free Checking	<ul style="list-style-type: none"> No charge for first 325 items \$.25 per item over 325 Check images with statements
Business Checking Public Funds Checking Non-Profit Non-Interest Checking Third Party Operating	Commercial Checking	<ul style="list-style-type: none"> \$7.50 monthly maintenance fee Unlimited transactions Earnings Credit Rate of 0.10% based on average collected balance Deposits/Credits = \$0.05 Checks/Debits = \$0.10 Deposits- on-us = \$.05 Deposits-local/foreign = \$.10 ACH debits/credits = \$.05
Business Savings	Statement Savings	<ul style="list-style-type: none"> \$5 service charge if daily balance is under \$100 Earns interest \$4 for each not-in-person withdrawal over 6 per statement cycle
Business Interest Checking Public Funds Interest Checking	Business Checking with Interest	<ul style="list-style-type: none"> \$1,000 minimum balance to avoid \$10.00 service charge No charge for first 325 items \$.25 per item over 325 Earns Interest Disclosures mailed separately

INTEREST ON CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

Interest accrued on your checking, savings, and money market account(s) through end-of-day on **Friday, January 28, 2022** will be paid by Arvest. Interest accruals will begin with Farmers Bank & Trust on **Saturday, January 29, 2022**.

Going forward, interest on checking (NOW) and Money Market accounts (MMDA) will be accrued and credited to your account on the last day of each statement cycle. Interest on savings accounts will be paid quarterly.

Farmers Bank & Trust pays a variable interest rate on checking (NOW), savings, and Money Market accounts. The Annual Percentage Yield (APY) and interest rate are subject to change at any time.

CERTIFICATES OF DEPOSIT

Your account number* and the terms and conditions of your Certificate of Deposit (CD) will not change because of this conversion.

A fixed interest rate will be paid as per your stated current Arvest CD terms and conditions (including interest rate, maturity date, interest payment, method, penalty, etc.). You will receive a maturity notice prior to your CD renewing and you will have up to 10 days after the maturity date to either renew the existing CD at Farmers Bank & Trust's current stated rate or select another option. For current rates, please contact your local branch or call us toll free at 855-855-3268. See the enclosed *Account Terms and Conditions* for important disclosures and any additional details.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

Your account number and terms and conditions of your IRA will not change because of this conversion, except as noted below. A fixed interest rate will be paid as per your stated current Arvest IRA terms and conditions (including interest rate, maturity date, interest payment, method, penalty, etc.). You will receive a maturity notice prior to your IRA renewal, and you will have up to 10 days after the maturity date to either renew the existing IRA at Farmers Bank & Trust's current stated rate or select another option. For current rates, please contact your local branch or call us toll free at **855-855-3268**. Your IRA account will continue to function and be accessible to you as normal. You may continue to make contributions/distributions on your account in accordance with IRS regulations and limits. See the enclosed *Account Terms and Conditions* for important disclosures and any additional details.

**In the unlikely event that there is a duplication of account numbers on the Farmers Bank & Trust system, you will be notified of any changes to your account number well in advance.*

Please Note: If you currently have an Arvest 18-month variable rate IRA, it will convert as a Farmers Bank & Trust 12-month fixed-rate IRA. You may choose an alternate term (with no penalty) by contacting your local branch or calling 855-855-3268.

AUTOMATIC PAYMENTS/TRANSFERS

Automatic transfers between your Arvest deposit and loan accounts will be transferred to Farmers Bank & Trust and will continue uninterrupted.

FDIC INSURANCE

Farmers Bank & Trust and the former Arvest deposit accounts are insured by the Federal Deposit Insurance Corporation (FDIC). If you currently have deposit accounts at both banks, your deposits from Arvest will be separately insured by the FDIC for six months after the merger, which will take place on **January 28, 2022**, to allow time to restructure your accounts if necessary.

DEBIT CARDS

You will receive a new Farmers Bank & Trust MASTERCARD® Debit Card in the mail during the week of **Monday, January 17, 2022**, followed a few days later by a separate mailing containing your personal identification number (PIN). You may activate your new Farmers Bank & Trust MASTERCARD® Debit Card at any time after **8:00 p.m. on Friday, January 28, 2022** by performing any one of the following actions:

- Calling the activation number on the card from a phone number associated with your card,
- Performing a PIN-based point-of-sale (POS) transaction using the PIN included in the separate mailing, or
- Performing a transaction at any ATM/ITM using the PIN included in the separate mailing. Fees may apply to transactions performed at a non-Farmers Bank & Trust ATM/ITM.

Please do not attempt to use your new card until after **8:00 p.m. on Friday, January 28, 2022**. If you would like to change your PIN, you can do so by calling 800-717-4923 from a phone number associated with your card or visit your local branch.

At **8:00 p.m. on Friday, January 28, 2022**, your Arvest Debit Card will be deactivated, and new transactions will no longer be accepted. We recommend that you destroy your Arvest card(s) after that time.

Please be aware that any automatic payments set up on your Arvest Debit Card will not transfer to Farmers Bank & Trust. Please contact your vendors with your new Farmers Bank & Trust Debit Card number.

Your new Farmers Bank & Trust MASTERCARD® Debit Card also offers Digital Wallet to pay quickly and securely with just a few taps of your phone. Digital Wallet is compatible with Apple Pay®, Google Pay™, and Samsung Pay®.

Your new Farmers Bank & Trust MASTERCARD® Debit Card comes with the following daily limits:

Point of Sale (POS) Purchase Limit	\$2,500 per day
ATM Cash Withdrawals	\$500 per day
Combined Daily Limits (POS & ATM)	\$3,000 per day

Please Note: Transactions conducted from **8:00 p.m. on Friday, January 28, 2022** through approximately **9:00 p.m. on Sunday, January 30, 2022**, will be approved using the published debit card limits indicated above, and not the funds available in your associated account in real-time. On **Sunday, January 30, 2022, after 9:00 p.m.**, your new Farmers Bank & Trust debit card will be tied to your account, and transactions posted accordingly. This could result in an overdraft if your account balance is not sufficient to cover the transactions conducted. Please take note of your account balance prior to **8:00 p.m. on Friday, January 28, 2022** and use your debit card accordingly. If you have questions, please contact your local branch, or call us toll free at 855-855-3268.

LOST OR STOLEN CARD

If your Debit Card has been lost or stolen, please contact the bank immediately.

- During business hours, call 1-855-855-3268
- During non-business hours, call 1-800-383-8000

Be sure to have your name and card number, date and time when you noticed the card was missing, and if you are aware of any fraudulent activity.

ATM LOCATIONS AND NETWORKS

Beginning Friday afternoon, **January 28, 2022**, and continuing throughout the weekend, ATMs located at the former Arvest branches will transition to the Farmers Bank & Trust network. New Farmers Bank & Trust debit cards will be issued and activated in coordination with the conversion process (see **Debit Cards**). After the initial activation of your new Farmers Bank & Trust debit card, you will have

200 East Main ST- ITM Magnolia, AR 71753	945 California Ave SW- ITM Camden, AR 71701	1115 Antigo St - ITM Stamps, AR 71860
2106 North Jackson ST Magnolia, AR 71753	638 California AVE SW Camden, AR 71701	3601 East 9th ST Texarkana, AR 71854
1129 East Main Magnolia, AR 71753	103 E 2 nd Street South- ITM Prescott, AR 71857	5600 Richmond RD Texarkana, TX 75503
2 Warnock Springs RD- ITM Magnolia, AR 7175	501 W. Collin Raye DR De Queen, AR 71832 *	2900 St. Michael DR- ITM Texarkana, TX 75503
1606 Hollensworth St. Magnolia, AR 71753	521 E Page Ave. Malvern, AR 72104	1102 Arkansas BLVD- ITM Texarkana, AR 71854
101 Hospital DR Magnolia, AR 74753	1929 Oliver Lancaster BLVD Malvern, AR 72104	409 S. Park DR- ITM Broken Bow, OK 74728 *
100 East University- ITM Magnolia, AR 71753	1001 Schneider Drive Malvern, AR 72104	420 S Main- ITM Nashville, AR 71852 *
3345 Highway 5 N, Ste 100 - ITM Bryant, AR 72019	112 Highway 229- ITM Haskell, AR 72015	4610 Cowhorn Creek RD Texarkana, TX 75503
222 S. George ST- ITM Mount Ida, AR 71957 *	201 East Third ST- ITM Hope, AR 71801	5499 Summerhill RD Texarkana, TX 75503
103 E. 3 rd ST Dierks, AR 71833 *	617 North Hervey Hope, AR 71801	201 Airport DR Texarkana, AR 71854
15064 Highway 371S Taylor, AR 71861	2103 South Main - ITM Hope, AR 71801	3700 50th St Texarkana, AR 71854
116 Jefferson ST SW Camden, AR 71701	702 SE Washington Idabel, OK 74745 *	416 North McCoy BLVD New Boston, TX 75570
1125 Fairview RD SW Camden, AR 71701	205 E. Walnut ST- ITM Paris, AR 72855 *	750 N Preston Rd. - ITM Prosper, TX 75078
536 Highway 274 - ITM Camden, AR 71701	5461 Highway 371 - ITM Blevins, AR 71825	1375 NE Loop 286- ITM Paris, TX 75460
1140 Washington NW Camden, AR 71701	419 West 1ST ST - ITM Lewisville, AR 71845	960 S. Constitution Ashdown, AR 71822 *
214 N. First ST- ITM Glenwood, AR 71943 *		

*Future Farmers Bank & Trust location (formerly Arvest)

fee-free access to our fleet of over 46 ATMs and ITMs listed on page 11 and on our website at MyFarmers.Bank.

MyFarmers iTeller Interactive Teller Machines (ITMs) can function as a regular ATM, but also have the option to access live teller services, including deposits, withdrawals, transfers, balance inquiries and loan payments, Monday – Friday from 7:00 am - 7:00 pm and Saturday from 8:00 am - 3:00 pm. We are excited to announce that after the completion of the acquisition, Farmers Bank & Trust will install MyFarmers iTeller ITMs at the following branches: Nashville, Paris, Mt. Ida, and Glenwood in Arkansas and Broken Bow, Oklahoma.

Farmers Bank & Trust's ATM/debit card network provider, SHAZAM®, offers a variety of innovative, cost-effective card services for you to choose from. Each Farmers Bank & Trust account comes with the extra security provided by SHAZAM® that detects possible fraudulent transactions.

With the free *MyFarmers Debit Card Manager app*, you can check your account balance 24/7 with your smartphone, tablet, or home computer, receive immediate alerts of any debit card purchases where your card was not present, such as internet or telephone purchases, as well as be alerted of the detection of any possible fraudulent activity.

BANK STATEMENTS AND ELECTRONIC STATEMENTS (ESTATEMENTS)

Your current paper or electronic statement (eStatement) choice with Arvest will convert to Farmers Bank & Trust. Paper statement fees with Farmers Bank & Trust are \$4; eStatements are free.

Electronic Statements (eStatements) are available through Farmers Bank & Trust NetTeller online banking service. See **Online and Mobile Banking** in this Guidebook. This feature is free and available to all customers. We provide 13 months of statement cycles. If you do not currently receive eStatements and would like to enroll, click "more info" on the "Electronic Statement Enroll" box on the Farmers Bank & Trust home page at MyFarmers.Bank and follow the instructions for enrollment. You can enroll for Farmers Bank & Trust eStatements beginning on **Monday, January 31, 2022**.

All eStatements are produced on the cycle date specific to your account type each month and are available online the following business day. **There may be slight changes in your statement cycles.** Generally, you will continue to receive your statements within the same time frame.

13 months of your historical Arvest eStatements will be available on the Farmers Bank & Trust NetTeller online banking system within a few weeks. The Arvest online banking system will be disabled at **8:00 p.m. on Friday, January 28, 2022**. Please print any eStatements that you may need access to in the near term prior to that time.



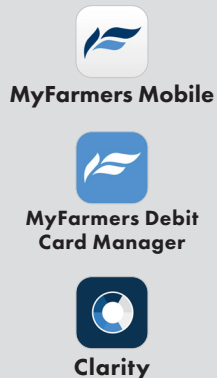
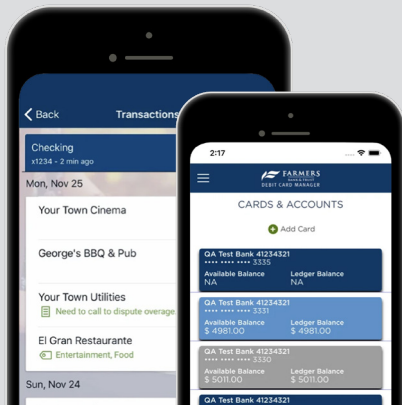
OVERDRAFT PROTECTION SERVICES

In the unlikely event that you incur an overdraft, Farmers Bank & Trust will strive to pay that item. To facilitate this, a level of protection will be assigned to your account. The amount of the protection is determined by the account type, age of the account, deposit activity, and good standing conditions. The only cost associated with Overdraft Privilege is incurred when you use it (\$32 per item/presentation).

If you are currently enrolled in Overdraft Privilege, your Arvest Basic ODP and Extended ODP opt-in or opt-out status will transfer to Farmers Bank & Trust, although levels of protection may vary. Some accounts that were not previously eligible for Overdraft Privilege with Arvest may become eligible. If you would like more information about Overdraft Privilege, contact your local branch or call us toll free at **855-855-3268**. This service will be available on applicable Farmers Bank & Trust accounts beginning **Monday, January 31, 2022**.

Your Overdraft Privilege may be available for checks and other transactions made using your checking account number or automatic bill payment and recurring debit card payment. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your Overdraft Privilege. Please visit your local branch or call us toll free at **855-855-3268** to find out how to opt-in to this service. Please reference the Overdraft Privilege Disclosure Customer Policy in the enclosed *Important Account Information for our Customers* booklet. If you would like this service removed from your account, call **855-855-3268** or visit one of our locations.

There are other ways to cover an overdraft, including a product that will transfer funds from a designated deposit account to cover overdrafts on another designated account. A \$3 fee will be assessed for each sweep transfer. All customers currently enrolled in Arvest's Safety Link will be transferred into this product. Current Safety Link customers may also be provided Overdraft Privilege in addition to the amount covered by their designated deposit balance. This may be used to cover overdrafts in the event that the designated deposit account is exhausted. If you are not currently enrolled for this transfer protection service and would like to be, please call **855-855-3268**.



ONLINE AND MOBILE BANKING

If you are enrolled in online banking with Arvest, you will be automatically enrolled in online banking with Farmers Bank & Trust. The Farmers Bank & Trust online banking system (*NetTeller*) and the companion mobile app (*MyFarmers Mobile*) will be available no later than **Monday, January 31, 2022**. You may access online banking (*NetTeller*) by visiting the Farmers Bank & Trust website at MyFarmers.Bank or by downloading the *MyFarmers Mobile* app.

Your initial login may be performed via the MyFarmers.Bank website or the *MyFarmers Mobile* app, using your existing Arvest online banking username* and the last four digits of your Social Security Number or Tax Identification Number. You will be prompted to establish a password during this initial login. Your newly established password will then be valid for both the online and mobile platforms.

During your first login to the *MyFarmers Mobile* app, you will be prompted to establish multi-factor authentication – a four-digit code or biometrics, that you will use to login to the *MyFarmers Mobile* app going forward.

* In the unlikely event there is a duplicate username on the Farmers Bank & Trust system, or your username contains an invalid character you will be notified well in advance.

Until the conversion is complete, certain information, such as balances on your account, may not be available for viewing. All online banking information will be available no later than **Monday, January 31, 2022**. The Arvest online banking system will be disabled at **8:00 p.m. on Friday, January 28, 2022**.

Farmers Bank & Trust has three mobile applications, *MyFarmers Mobile*, *Clarity*, and *MyFarmers Debit Card Manager* that are available as free downloads in the iTunes App Store® for iPhones® and Google Play™ for Android™.

ONLINE BILL PAYMENT

You can access online bill payment through the Farmers Bank & Trust online banking system (*NetTeller*) or the mobile app (*MyFarmers Mobile*) by simply clicking on the option for Bill Pay. If you are not enrolled in Bill Pay, you can enroll on the Farmers Bank & Trust Bill Pay system **Monday, January 31, 2022**.

The last day to schedule a bill payment using the Arvest bill pay system is Sunday, January 23, 2022 at 8:00 p.m. If you are a current bill pay user, your payee information, along with any bill payments scheduled for January 31, 2022 and beyond will be transferred to the Farmers Bank & Trust *NetTeller* system. We do encourage you to check with your merchants to confirm payment receipt during this transition period. If you have questions about Bill Pay, please call **855-855-3268**, no earlier than **Monday, January 31, 2022**.

TELEPHONE BANKING

As of **Tuesday, February 1, 2022**, you may access *MyFarmers Telephone Banking* by calling 888-208-9604 toll free, 24 hours a day, and following the prompts to enroll. The Arvest telephone banking system will be disabled at **8:00 p.m. Friday, January 28, 2022**.

Please have your account number, tax ID number, and date of birth available when enrolling. You will establish a PIN during enrollment.

NIGHT DROP SERVICES

Night Drop Services will continue uninterrupted. A bank representative will contact you about setting up a new contract with Farmers Bank & Trust.

BANK BY MAIL SERVICES

As of **Friday, January 28, 2022** customers using Bank by Mail services should begin mailing deposits or payments to:

Farmers Bank & Trust
P.O. Box 250
Magnolia, AR 71754

LOAN ACCOUNTS

There will be no changes to the interest rate or terms on your loan because of this conversion and your loan account number(s) will not change*. You can continue to make payments at your local branch or online. If



you wish to make your loan payment through an ACH or wire transfer, please use the Farmers Bank & Trust routing and transit number which is **082901635**. You can continue to use your existing coupon book to make your payments.

**In the unlikely event that there is a duplication of loan account numbers on the Farmers Bank & Trust system, you will be notified of any changes to your account well in advance.*

CREDIT CARDS

Farmers Bank & Trust offers MASTERCARD® Credit Cards for both personal and business use along with a Foundation Credit Card to help establish or repair credit. For more information or to apply for a Farmers Bank & Trust MASTERCARD® Credit Card please visit our website, MyFarmers.Bank. Existing Arvest Credit Cards will not convert to Farmers Bank & Trust.

SAFE DEPOSIT BOXES

Your safe deposit box rental fee will remain the same until your current term expires. You can continue to access your safe deposit box as usual during regular business hours. At the next scheduled renewal, your rental fee will change based on the fee schedule below. You can continue to either have your payment automatically deducted from your Farmers Bank & Trust account or you can make your payment manually. As a reminder, contents of safe deposit boxes are not FDIC insured.

REMOTE DEPOSIT CAPTURE AND TREASURY MANAGEMENT

If you currently utilize Treasury Management Services, Farmers Bank & Trust will be contacting you personally prior to **Friday, January 28, 2022** to set up a time to provide information and training on our Cash Management and Remote Deposit Capture systems. Until that time, your current Arvest services will continue uninterrupted.

In addition, Farmers Bank & Trust offers a variety of ways to help you manage your business. We understand that no two businesses are the same. That is why our customizable Treasury Management solutions are tailored to fit your unique business profile. Our experienced professionals will work closely with you to determine how our services can help increase the efficiency of your day-to-day operations.

For additional information regarding the Treasury Management Services contact our Treasury Management Department, at cashmanagement@myfarmers.bank or at 855-855-3268.

FEE SCHEDULE

Below you will find the Farmers Bank & Trust fee schedule. This fee schedule will be in effect for former Arvest customers after Arvest final processing on **Friday, January 28, 2022**.

Description	Farmers Bank & Trust Fee
Account Activity Print Out	\$3.00
Account Closing Fee	\$30.00 (within 60 days of opening)
Account Balancing Assistance per hour	\$20.00
Account Research	\$25.00 (per hour)/\$2.00 (per page)
ATM Foreign Transaction Fee	\$2.00
Cashier's Check	\$5.00 (per check)
Cash Exchange Fee	5% of amount of cash exchanged (non-customer)
CD ROM of Check images	\$5.00 (per CD)
Check Cashing	\$10.00 (per check; non-customers)
Check image printing	\$1.00 (per page)
Account Activity Print Out	\$3.00
Collection Item-Incoming/Outgoing	\$20.00

Description	Farmers Bank & Trust Fee
Deposit Bags - Locked	\$35.00
Copy of Statement with Check images	\$8.00
Copy of Statement without Check images	\$3.00
Deposit Bags - Replacement Key	\$7.00
Deposit Bags - Zippered	\$3.00
Dormant Account Fee	\$5.00 (per month)
Foreign Currency Order/Exchange	\$25.00 (per type/includes shipping)
Garnishments	\$75.00
Levies	\$75.00
Notary Service	\$5.00 (non-customers)
NSF Protection Transfer Fee	\$3.00 (per transfer)
NSF Overdraft Items	\$32.00 (per item)
Photocopies	\$3.00 (per copy)
Faxes	\$2.00 (per fax)
NSF Return Items	\$32.00
Returned Deposited Item-redeposited	\$5.00 (per item/business)
Returned Deposited Item -special handling	\$8.00
Return Mail	\$5.00 (per occurrence)
Safe Deposit Box - Drilling Fee	Varies
Safe Deposit Box - Key Replacement	\$10.00
Safe Deposit Box 2x5	\$15.00
Safe Deposit Box 3x4	\$15.00
Safe Deposit Box 3x5	\$20.00
Safe Deposit Box 4x5	\$25.00
Safe Deposit Box 5x5	\$25.00
Safe Deposit Box 6x5	\$32.00
Safe Deposit Box 2x10	\$30.00
Safe Deposit Box 3x10	\$32.00
Safe Deposit Box 4x10	\$35.00
Safe Deposit Box 5x10	\$50.00
Safe Deposit Box 6x10	\$60.00

Description	Farmers Bank & Trust Fee
Safe Deposit Box 8x10	\$70.00
Safe Deposit Box 10x10	\$75.00
Safe Deposit Box 10x15	\$130.00
Safe Deposit Box 15x10	\$130.00
Safe Deposit Box 3x12	\$45.00
Safe Deposit Box 5x12	\$60.00
Stop Payment Order	\$32.00 (per order)
Tax Refund Cashing- Rapid Refund & US Treasury	\$50.00- checks up to \$1,000/ 5% - checks over \$1,000 (noncustomers)
Telephone Transfer	\$2.00 (per transfer)
Temporary Checks - 3 per page	First Page Free / \$1.00 per page over
Transfer/Inquiry with MASTERCARD Debit Card	\$1.00 (per transfer/inquiry)
MASTERCARD Debit Card Replacement	\$5.00 (per card)
Wire Transfer - Incoming	\$10.00
Wire Transfer - Outgoing	\$20.00
Wire Transfer - Foreign	\$40.00
Withdrawal with MASTERCARD Debit Card	\$2.00 (per withdrawal)
Debit Mastercard Replacement Fee	\$5.00
Description	Limits
ATM Cash Withdrawals with Debit Mastercard	\$500.00
Point-of-Sale Transactions with Debit Mastercard	\$2,500.00
Cumulative dollar limit for Debit Mastercard	\$3,000.00

**FARMERS BANK & TRUST CONTACT INFORMATION,
LOCATIONS AND HOURS OF OPERATION**

The Farmers Bank & Trust Customer Contact Center will be open additional hours the weekend of **January 29 and 30, 2022**. Hours will be posted on our website at MyFarmers.Bank/Arvest.

Phone Numbers:

Toll Free: (855) 855-3268

Telephone Banking Toll Free: (888) 208-9604

Website Address: MyFarmers.Bank

For a complete detail of our bank locations, along with hours of operation and service provided, please visit our website at **MyFarmers.Bank**.

200 East Main ST Magnolia, AR 71753	15064 Highway 371S Taylor, AR 71861
2106 North Jackson ST Magnolia, AR 71753	116 Jefferson ST SW Camden, AR 71701
1129 East Main Magnolia, AR 71753	1125 Fairview RD SW Camden, AR 71701
2 Warnock Springs RD- ITM only Magnolia, AR 71753	536 Highway 274 – ITM only Camden, AR 71701
1606 Hollensworth St. Magnolia, AR 71753	1140 Washington NW Camden, AR 71701
101 Hospital DR- ATM only Magnolia, AR 74753	945 California Ave SW- ITM only Camden, AR 71701
100 East University- ITM only Magnolia, AR 71753	638 California AVE SW – ATM only Camden, AR 71701
3345 Highway 5 North, Ste 100 Bryant, AR 72019	103 E 2 nd Street South Prescott, AR 71857
222 S. George ST Mount Ida, AR 71957*	501 W. Collin Raye DR De Queen, AR 71832*
103 E. 3 rd ST Dierks, AR 71833*	702 SE Washington Idabel, OK 74745*

521 E Page Ave. Malvern, AR 72104	5461 Highway 371- ITM only Blevins, AR 71825	4610 Cowhorn Creek Rd. – ATM only Texarkana, TX 75503
1929 Oliver Lancaster BLVD Malvern, AR 72104	419 West 1ST ST Lewisville, AR 71845	5499 Summerhill RD – ATM only Texarkana, TX 75503
1001 Schneider Dr. – ATM only Malvern, AR 72104	1115 Antigo St- ITM only Stamps, AR 71860	201 Airport DR – ATM only Texarkana, AR 71854
112 Highway 229 Haskell, AR 72015	3601 East 9th ST Texarkana, AR 71854	3700 50th St – ATM only Texarkana, AR 71854
201 East Third ST Hope, AR 71801	5600 Richmond RD Texarkana, TX 75503	416 North McCoy BLVD New Boston, TX 75570
617 North Hervey Hope, AR 71801	2900 St. Michael DR Texarkana, TX 75503	750 N Preston Rd. Prosper, TX 75078
2103 South Main – ITM only Hope, AR 71801	1102 Arkansas BLVD Texarkana, AR 71854	1375 NE Loop 286 Paris, TX 75460
217 East Union – Trust Office Magnolia, AR 71754	222 Pine ST – Corporate Office Magnolia, AR 71753	960 S. Constitution Ashdown, AR 71822*
205 E. Walnut ST Paris, AR 72855*	420 S Main Nashville, AR 71852*	214 N. First ST Glenwood, AR 71943*
409 S. Park DR Broken Bow, OK 74728*		

COMMUNITY FIRST TRUST LOCATIONS:

135 Section Line RD, #C1 Hot Springs, AR 71913	1398 DeSoto BLVD, #B Hot Springs Village, AR 71909
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650 S. Shackleford RD Little Rock, AR 72211	703 N West AVE El Dorado, AR 71730
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*Future Farmers Bank & Trust location (formerly Arvest)

KEY DATES TO REMEMBER AT A GLANCE

Friday, January 7, 2022	<ul style="list-style-type: none"> New FB&T checks will be mailed. Expect to receive checks no later than January 17, 2022.
Week of Monday, January 17, 2022	<ul style="list-style-type: none"> New FB&T MASTERCARD Debit Card received in mail, followed by a separate Personal Identification Number (PIN) mailing.
Sunday, January 23, 2022	<ul style="list-style-type: none"> 8:00 p.m. – Last time to schedule a bill payment using Arvest bill payment system.
January 28-30, 2022	<ul style="list-style-type: none"> Conversion Weekend: All accounts are converted to the FB&T systems. FB&T Customer Contact Center extended hours. Call 855-855-3268.
Friday, January 28, 2022	<ul style="list-style-type: none"> 2:00 p.m. - Your Arvest branch will close and remain closed throughout the weekend. 8:00 p.m. - Begin to use new FB&T transit routing number to set up drafts, ACH and check orders. 8:00 p.m. - Arvest online banking system will be disabled. 8:00 p.m. – Activate and begin using your new FB&T MASTERCARD Debit Cards; Arvest Debit Cards will be deactivated. 8:00 p.m. – Begin to use your new FB&T checks. 8:00 p.m. – Begin to use FB&T Bank by Mail services.
Saturday, January 29, 2022	<ul style="list-style-type: none"> Your Arvest Branch will be closed.
Monday, January 31, 2022	<ul style="list-style-type: none"> Your Arvest branch will reopen as Farmers Bank & Trust. Begin to use FB&T's NetTeller Online Banking, MyFarmers Mobile Banking and Bill Pay.
Tuesday, February 1, 2022	<ul style="list-style-type: none"> Enroll in FB&T Telephone Banking.

ABOUT FARMERS BANK & TRUST

In 1906, T.S. Grayson and Robert Warnock, Sr. had a vision – to establish a community-focused bank, **Right** in the **HEART** of Magnolia, Arkansas, with the very simple goal of helping their friends and neighbors find financial solutions for a lifetime. Out of that vision, Farmers Bank & Trust Company (Bank) was chartered. Five generations and over \$2 billion in assets later, Farmers has expanded into communities across central and southwest Arkansas and east Texas. The vision may have grown, but that simple goal remains the same...it's the **HEART** of who we are and how we serve.

1992	Purchased the deposits of the former Home Federal Savings of Magnolia
1998	Entered the Ouachita County market through the acquisition of the NationsBank offices in Camden
2004	Increased Camden presence through the acquisition of the Heartland Community Bank branches
2007	Expanded into Malvern through the acquisition of Southern State Bank
2012	Opened a full-service branch in Texarkana, Texas, followed shortly by a mortgage loan division
2014	Acquired 1st Bank, N.A., Texarkana, Texas, which expanded presence in Texarkana, Texas and added locations in Texarkana, Hope, Lewisville and Blevins, Arkansas and New Boston, Texas
2015	Opened full-service branch on Arkansas Boulevard in Texarkana, Arkansas
2016	Expanded into the Dallas area with a full-service branch in Prosper, Texas, our first branch in the Dallas area
2018	Expanded Saline County, Arkansas presence with a loan production office in Benton/Bryant
2019	Expanded our presence along the I-30 corridor as we entered the Nevada County, Arkansas market through the acquisition of Bank of Prescott. We also opened a full-service branch on Hollensworth Street in Magnolia.
2020	Replaced the loan production office in Benton/Bryant with a full-service branch and completed a remodel of the main location in Magnolia
JANUARY 2021	Entered the Lamar County, Texas market with a full-service branch in Paris, Texas
JUNE 2021	Community First Trust became a wholly-owned subsidiary of Farmers Bank & Trust with offices in Hot Springs, Hot Springs Village, Little Rock, and El Dorado, Arkansas
SEPTEMBER 2021	Acquisition of nine Arvest branches was announced to take place in early 2022 to expand into the communities of Ashdown, Nashville, De Queen, Mt Ida, Paris, Glenwood, Dierks, Arkansas, and Broken Bow and Idabel, Oklahoma
FALL 2021	Completed a remodel of the main location in Camden, broke ground on new Community First Trust building in Hot Springs, AR and full service branch in Paris, TX



To Us, You're Family
