

VENDOR LENDING PROGRAM

Arvest offers lending solutions for consumers through dealers, retailers, associations, contractors, manufacturers, healthcare practices and service providers.

Arvest knows an important part of running a successful business is having a bank that will be there for you, whenever you need them. We want to be that bank for you and your customers. We want to begin helping you grow your business and getting you the tools needed for your growth and success!

By offering a complete line of financing products and services, our alliance will support the needs of practically every customer you serve.

Arvest understands your need for a reliable and knowledgeable team of financing and industry experts who know your business, your industry, your assets and the importance of responding to opportunities.

With a long history of serving the businesses and consumers throughout our community, Arvest is committed to personal service, strong vendor relationships, and flexible financing programs. Find out how we can help you drive your business toward greater success.

FINANCING AVAILABLE

Arvest Bank is ready to help you with your personal loan needs. We can also help you with your home improvement needs with a loan or line of credit. **Apply online at arvest.com/loans**

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UNSECURED HOME IMPROVEMENT LOAN PROGRAM PROCEDURES

1. Contractor provides customer estimate.
2. Contractor provides customer with financing information.
3. OPTIONAL: A) Contractor either provides customer with application, OR B) Arvest Bank will call customer to take application over the phone.
4. Application and copy of estimate can be sent to Arvest Bank via one of the following methods:
 - Email: ArvestLTTVendorprogram@arvest.com
 - Fax: (501) 379-7217
5. Arvest Bank will notify contractor regarding credit decision.
6. If approved, contractor can schedule work.
7. Arvest Bank will contact customer to set up closing, once provided with final invoice from contractor.
8. ~~After work is completed, contractor will need to provide Arvest Bank with signed Completion Certificate via email or fax.~~ **N/A**
9. ~~Once loan is closed and work complete, verified by signed Completion Certificate, Arvest Bank will deposit funds into contractors account and email or fax Verification of Deposit. A check can also be issued to contractor, if preferred.~~ **N/A**



RESIDENTIAL HOME IMPROVEMENT LOAN APPLICATION

NOTICE: Married applicants may apply for individual credit. Indicate the type of credit you are applying for below: <input type="checkbox"/> Individual Credit: 1) Complete applicant section if you are relying on your own income and assets to establish credit. 2) Complete other application section providing information about your spouse of former spouse if you are relying on alimony, child support, or separate maintenance payments to establish credit. _____ Joint Credit: By initialing we certify that we are applying for joint credit. (initials) (initials) Complete applicant and co-applicant section, providing information about you and the other party.					AMOUNT REQUESTED \$
					TERM REQUESTED (MOS)
APPLICANT					
FULL NAME (LAST, FIRST, MIDDLE)		HOME PHONE	WORK PHONE	SS#	BIRTHDATE
<input type="checkbox"/> COMPLETE FOR JOINT CREDIT OR SECURED CREDIT <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED(SINGLE, DIVORCED, WIDOWED)			DRIVERS LICENSE#	ISSUING STATE:	E-Mail Address
PRESENT STREET ADDRESS			CITY AND STATE	ZIP	YEARS THERE?
PREVIOUS STREET ADDRESS (IF TIME AT CURRENT RESIDENCE IS LESS THAN TWO YEARS)			CITY AND STATE	ZIP	YEARS THERE?
PRESENT EMPLOYER AND ADDRESS			POSITION/TITLE	YEARS THERE?	GROSS MONTHLY SALARY
PREVIOUS EMPLOYER AND ADDRESS (IF TIME AT CURRENT EMPLOYER IS LESS THAN ONE YEAR)			POSITION/TITLE	YEARS THERE?	GROSS MONTHLY SALARY
OTHER INCOME/SOURCE: (DESCRIBE) NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.					GROSS MONTHLY AMOUNT
COUNTY OF RESIDENCE	HAVE YOU EVER APPLIED TO US FOR CREDIT BEFORE?		Yes <input type="checkbox"/> NO <input type="checkbox"/>	NAME OF CURRENT FINANCIAL INSTITUTION(S):	
CO-APPLICANT					
FULL NAME (LAST, FIRST, MIDDLE)		HOME PHONE	WORK PHONE	SS#	BIRTHDATE
<input type="checkbox"/> COMPLETE FOR JOINT CREDIT OR SECURED CREDIT <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED(SINGLE, DIVORCED, WIDOWED)			DRIVERS LICENSE#	ISSUING STATE:	E-Mail Address
PRESENT STREET ADDRESS			CITY AND STATE	ZIP	YEARS THERE?
PREVIOUS STREET ADDRESS (IF TIME AT CURRENT RESIDENCE IS LESS THAN TWO YEARS)			CITY AND STATE	ZIP	YEARS THERE?
PRESENT EMPLOYER AND ADDRESS			POSITION/TITLE	YEARS THERE?	GROSS MONTHLY SALARY
PREVIOUS EMPLOYER AND ADDRESS (IF TIME AT CURRENT EMPLOYER IS LESS THAN ONE YEAR)			POSITION/TITLE	YEARS THERE?	GROSS MONTHLY SALARY
OTHER INCOME/SOURCE: (DESCRIBE) NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.					GROSS MONTHLY AMOUNT
COUNTY OF RESIDENCE					
DEBTS					
DESCRIPTION/CREDITOR	BALANCE	MONTHLY PAYMENT	APPROXIMATE VALUE		
MORTGAGE -	\$	\$	\$		
2 ND MORTGAGE -	\$	\$	\$		
AUTO -	\$	\$	\$		
CREDIT CARD -	\$	\$	\$		
OTHER -	\$	\$	\$		

Everything that I/we have stated in this application is correct to the best of my/our knowledge. I/we understand that you will retain this application whether or not it is approved. You are authorized to check my/our credit and employment history and to answer questions about your credit experience with me/us.

Signature of Applicant _____ Date _____ Signature of Joint Applicant _____ Date _____



UNSECURED HOME IMPROVEMENT LOAN PROGRAM

Effective August 8, 2018

This informational material is intended for distribution to dealers only, and it is meant to be used as an illustration. This document is not intended for distribution to consumers. Individuals should meet with an Arvest associate to discuss all details of their loan.

**Sample finance table based on 5.65% fixed interest rate for 700 and greater credit scores
 (APR will vary based on loan amount and repayment terms)**

Amount Financed	12 Months	24 Months	36 Months	48 Months	60 Months
2,000	180.30	92.69	63.52		
2,500	223.25	114.77	78.65	60.62	
3,000	266.20	136.85	93.78	72.28	59.41
3,500	309.16	158.94	108.92	83.95	68.99
4,000	352.11	181.02	124.19	95.61	78.58
4,500	395.06	203.10	139.18	107.27	88.16
5,000	438.01	225.18	154.31	118.93	97.75
5,500	480.96	247.26	169.45	130.60	107.34
6,000	523.91	269.34	184.58	142.26	116.92
6,500	566.86	291.42	199.71	153.92	126.51
7,000	609.81	313.50	214.84	165.59	136.09
7,500	652.76	335.59	229.97	177.25	145.68
8,000	695.71	357.67	245.11	188.91	155.27
8,500	738.67	379.75	260.24	200.57	164.85
9,000	781.62	401.83	275.37	212.24	174.44
9,500	824.57	423.91	290.50	223.90	184.02
10,000	867.52	445.99	305.63	235.56	193.61
10,500	910.47	468.07	320.77	247.23	203.19
11,000	953.42	490.15	335.90	258.89	212.78
11,500	996.37	512.24	351.03	270.55	222.37
12,000	1039.32	534.32	366.16	282.22	231.95
12,500	1082.27	556.40	381.30	293.88	241.54

- Term is up to 60 months
- Simple interest promissory note – no penalty for early payoff or prepayments
- Total loan amount costs include \$99.00 processing fee
- All loans are subject to credit approval. Rates and terms subject to change, consult your Arvest banker for most current rates and terms.



UNSECURED HOME IMPROVEMENT LOAN PROGRAM

Effective August 8, 2018

Sample finance table based on 6.50% fixed interest rate for 700 and greater credit scores
 (APR will vary based on loan amount and repayment terms)

Amount Financed	72 Months	84 Months
\$10,000	169.77	149.98
\$10,500	178.18	157.40
\$11,000	186.58	164.83
\$11,500	194.99	172.25
\$12,000	203.40	179.68
\$12,500	211.80	187.10
\$13,000	220.21	194.53
\$13,500	228.61	201.95
\$14,000	237.02	209.38
\$14,500	245.42	216.81
\$15,000	253.83	224.23
\$15,500	262.23	231.66
\$16,000	270.64	239.08
\$16,500	279.05	246.51
\$17,000	287.45	253.93
\$17,500	295.86	261.36
\$18,000	304.26	268.78
\$18,500	312.67	276.21
\$19,000	321.07	283.64
\$19,500	329.48	291.06
\$20,000	337.89	298.49
\$20,500	346.29	305.91
\$21,000	354.70	313.34
\$21,500	363.10	320.76
\$22,000	371.51	328.19
\$22,500	379.91	335.61
\$23,000	388.32	343.04
\$23,500	396.73	350.46
\$24,000	405.13	357.89
\$24,500	413.54	365.32
\$25,000	421.94	372.74

- Term is up to 84 months
- Simple interest promissory note – no penalty for early payoff or prepayments
- Total loan amount costs include \$99.00 processing fee
- Minimum \$10,000 and maximum \$30,000.00 loan amount for terms greater than 60 month. Other rates and terms available for amounts outside minimum and maximum with qualifying credit.
- All loans are subject to credit approval. Rates and terms subject to change, consult your Arvest banker for most current rates and terms.

Sample finance table based on 6.50% fixed interest rate for 700 and greater credit scores
 (APR will vary based on loan amount and repayment terms)

Amount Financed	72 Months	84 Months
\$25,500	430.35	380.17
\$26,000	438.75	387.59
\$26,500	447.16	395.02
\$27,000	455.57	402.44
\$27,500	463.97	409.87
\$28,000	472.38	417.29
\$28,500	480.78	424.72
\$29,000	489.19	432.15
\$29,500	497.59	439.57
\$30,000	506.00	447.00



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Sample finance table based on 6.65% fixed interest rate for 680 – 699 credit scores
 (APR will vary based on loan amount and repayment terms)

Amount Financed	12 Months	24 Months	36 Months	48 Months	60 Months
2,000	181.27	93.64	64.47		
2,500	224.45	115.95	79.83	61.81	
3,000	267.63	138.25	95.95	73.71	60.85
3,500	310.81	160.56	110.55	85.60	70.67
4,000	353.99	182.87	125.91	97.49	80.49
4,500	397.17	205.17	141.27	109.38	90.31
5,000	440.35	227.48	156.63	121.28	100.13
5,500	483.53	249.79	171.99	133.17	109.95
6,000	526.71	272.09	187.35	145.06	119.77
6,500	569.89	294.40	202.70	156.96	129.58
7,000	613.07	316.71	218.06	168.85	139.40
7,500	656.25	339.01	233.42	180.74	149.22
8,000	699.43	361.32	248.78	192.63	159.04
8,500	742.61	383.63	264.14	204.53	168.86
9,000	785.79	405.93	279.50	216.42	178.68
9,500	828.97	428.24	294.86	228.31	188.50
10,000	872.15	450.55	310.22	240.20	198.32
10,500	915.34	472.85	325.58	252.10	208.14
11,000	958.52	495.16	340.94	263.99	217.95
11,500	1001.70	517.47	356.30	275.88	227.77
12,000	1044.88	539.77	371.65	287.77	237.59
12,500	1088.06	562.08	387.01	299.67	247.41

- Term is up to 60 months
- Simple interest promissory note – no penalty for early payoff or prepayments
- Total loan amount costs include \$99.00 processing fee
- All loans are subject to credit approval. Rates and terms subject to change, consult your Arvest banker for most current rates and terms.



UNSECURED HOME IMPROVEMENT LOAN PROGRAM

Effective August 8, 2018

Sample finance table based on 8.65% fixed interest rate for 680 – 699 credit scores
 (APR will vary based on loan amount and repayment terms)

Amount Financed	72 Months	84 Months
\$10,000	180.30	160.71
\$10,500	189.23	168.67
\$11,000	198.16	176.63
\$11,500	207.09	184.58
\$12,000	216.01	192.54
\$12,500	224.94	200.50
\$13,000	233.87	208.46
\$13,500	242.79	216.41
\$14,000	251.72	224.37
\$14,500	260.65	232.33
\$15,000	269.58	240.28
\$15,500	278.50	248.24
\$16,000	287.43	256.20
\$16,500	296.36	264.16
\$17,000	305.28	272.11
\$17,500	314.21	280.07
\$18,000	323.14	288.03
\$18,500	332.07	295.98
\$19,000	340.99	303.94
\$19,500	349.92	311.90
\$20,000	358.85	319.86
\$20,500	367.77	327.87
\$21,000	376.70	335.77
\$21,500	385.63	343.73
\$22,000	394.56	351.68
\$22,500	403.48	359.64
\$23,000	412.41	367.60
\$23,500	421.34	375.55
\$24,000	430.26	383.51
\$24,500	439.19	391.47
\$25,000	448.12	399.43

- Term is up to 84 months
- Simple interest promissory note – no penalty for early payoff or prepayments
- Total loan amount costs include \$99.00 processing fee
- Minimum \$10,000 and maximum \$30,000.00 loan amount for terms greater than 60 months.
- All loans are subject to credit approval. Rates and terms subject to change, consult your Arvest banker for most current rates and terms.

Sample finance table based on 8.65% fixed interest rate for 680 – 699 credit scores
 (APR will vary based on loan amount and repayment terms)

Amount Financed	72 Months	84 Months
\$25,500	457.05	407.38
\$26,000	465.97	415.34
\$26,500	474.90	423.30
\$27,000	483.83	431.25
\$27,500	492.75	439.21
\$28,000	501.68	447.17
\$28,500	510.61	455.13
\$29,000	519.53	463.08
\$29,500	528.46	471.04
\$30,000	537.39	479.00