

Welcome to RCB Bank

Your guide for the transition to
RCB Bank products and services

Vinita, OK | Caney, KS

Begins Close of Business February 18, 2022 & Completes February 21, 2022

**RCB
BANK**

That's my bank!

ARVEST[®]

Keep this booklet until transition completes on February 21

RCB BANK

That's my bank!

Meet Eddy Allensworth.

Eddy Allensworth is the SVP Market

President for RCB Bank in Vinita, Langley and Monkey Island. Previously he was the President at Oklahoma State Bank.

The Allensworth family moved to Vinita when he was two years old. He graduated from Vinita High School, then left to receive a Bachelor's Degree from the University of Oklahoma with a major in finance. After college, he worked five years for another financial institution, then returned to Vinita and joined Oklahoma State Bank in 1989. Later he obtained a degree from Louisiana State University Graduate School of Banking.

He has served on the Board of Directors of the Oklahoma Bankers Association, the Board of Directors of the Graduate Banking School of the South and has served numerous years on the Government Relations Council for the Oklahoma Bankers Association.

In Vinita, he has served as the President of the Vinita Chamber of Commerce, President of the Vinita Rotary Club and is the current President of both the Vinita Industrial Foundation and the Vinita Industrial Development Authority.

When not at work, you are likely to find Allensworth at home on the farm counting cows with his granddaughters, Rosie and Elli, as well as his wife Shelly.

Eddy and Geoff agree, **"how we treat our customers is the only way we differentiate RCB Bank from other banks."**

Welcome to the RCB Bank family.



Meet Geoff McGoffin.

Geoff McGoffin is currently the SVP Market President for RCB Bank in Skiatook, Oklahoma (15 years), Bartlesville, Oklahoma (1 year), and Caney, Kansas (beginning Friday, February 18, 2022).

McGoffin has been with RCB Bank for 24 years. He began as a teller, worked as a collector and has been a lender for the past 21 years. He is a 2010 graduate of the Louisiana State University Graduate School of Banking.

He is the current president of the Skiatook Chamber of Commerce (board member since 2000 and just re-elected to a second two-year term as President); Chairman of the Skiatook Economic Development Authority (since 2012); Skiatook City Councilor Ward 6 (since November 2019); and Boy Scout Troop 89 Adult Leader since 2008. He is a two-time Skiatook Citizen of the year and three-time Skiatook Chamber of Commerce board member of the year.

He is looking forward to getting involved in the Caney community.

When not working, Geoff enjoys being with his beautiful bride of 21 years, Victoria Joy McGoffin, and three sons, Seth (19), Simon (17) and Silas (10). They enjoy traveling, camping, hiking and board games.



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Need to get in touch?

Transition Support: 855.226.5722 (855.BANK.RCB)
Email: info@bankrcb.net

Fraud: 877.361.0814
Monday - Friday 8:00 a.m. - 6:00 p.m.
Saturday and Sunday 8:00 a.m. - 8:00 p.m.,
excluding federal holidays

RCBbank.com Chat:
Monday - Friday 8:00 a.m. to 6:00 p.m.

Please note: You may receive more than one Welcome Booklet depending on how each of your accounts are listed in the Bank's records.

IMPORTANT DATES & INFORMATION

As of close of business Friday, February 18, 2022, your accounts will transition to RCB Bank products and services.

Friday, Feb. 4 - 21 What You Should Know	
Arvest Account Opening and New Loan Application - In-branch & Online	Beginning on February 4, 2022, in preparation of our system conversion, we will temporarily suspend opening accounts and accepting loan applications in the Arvest Vinita, OK and Caney, KS locations. If you would like to open a new account or apply for a loan, please visit RCBbank.com or visit an existing RCB Bank location. For a complete list of RCB Bank locations, visit RCBbank.com/Locations . We will resume opening new accounts in the Vinita, Oklahoma, and Caney, Kansas, locations beginning Tuesday, February 22, 2022.
New Online Banking Setup	As of February 4, 2022, Arvest will no longer process new Online Banking requests. New Online Banking requests will start with RCB Bank on Tuesday, February 22, 2022.
New & Replacement Debit Card Orders	New Arvest Debit Card orders will be temporarily suspended on February 4, 2022 through February 18, 2022. If you have issues with your existing Arvest debit card during that time, please contact Arvest for options. Beginning Tuesday, February 22, 2022, instant issue debit cards will be available at our 120 W. Canadian, Vinita, Oklahoma and 301 W. 4th Ave., Caney, Kansas, locations.
Sunday, Feb. 13 What You Should Know	
Arvest New Bill Payment Setup	Setup of new Arvest Bill Payment will be temporarily suspended on February 13, 2022. Bill Payment setup will resume with RCB Bank on Monday, February 21, 2022.**
Friday, Feb. 18 What You Should Know	
Debit Cards	An RCB Bank debit card will be issued prior to Friday, February 18, 2022, to replace your Arvest debit card and can be activated and PIN selected once received. Your new RCB Bank debit card will be available for purchases or cash withdrawal at 7:00 p.m. CST Friday, February 18, 2022. Your existing Arvest debit card will no longer be available for use at 8:00 p.m. CST on Friday, February 18, 2022. Please review your debit card mailing for additional details - coming soon!
Arvest Online Banking & 24-Hour Account Info Line	Arvest Online Banking and the 24-Hour Account Info Line will both be unavailable beginning Friday, February 18, 2022 at 8:00 p.m. CST. RCB Bank Online Banking (RCBbank.com) and the Anytime Banker Phone Line (877-812-4663) will be available on Monday, February 21, 2022.**
eStatements	You must download or print copies of your eStatements as they will no longer be available after 8:00 p.m. CST February 18, 2022.
Saturday, Feb. 19 What You Should Know	
Caney, KS & Vinita, OK Drive-Thru	Both the Caney, Kansas and Vinita, Oklahoma drive-thru locations will be open with regular business hours on Saturday, February 19, 2022.
RCB Bank Checks & Deposit Slips / ACH Debits (Auto Drafts) & Direct Deposits	After February 18, 2022, you must use RCB Bank checks and deposit slips as well as update your ACH debits and direct deposits to the RCB Bank routing number - 103112594. If you use a third party to order checks make sure to update to the RCB Bank routing number - 103112594 - after February 18. RCB Bank is providing your first order of checks at no cost to you for personal customers and business customers will receive a credit code to be used with the RCB Bank check vendor Deluxe.
Monday, Feb. 21** What You Should Know	
Online Banking**	You may now access RCB Bank Online Banking at RCBbank.com . Please visit page 11 for details on how to sign in for the first time. You are no longer able to use your Arvest credentials on the Arvest website.
Mobile Banking**	To access RCB Bank Mobile Banking, you need to download the RCB Bank Mobile Banking app from the Apple App Store® or Google Play™. Utilize your Online Banking login credentials to access Mobile Banking.
Mobile Deposit** / Text Banking**	To access RCB Bank Mobile Deposit and/or Text Banking, you will need to enroll through the RCB Bank Mobile Banking app. Visit RCBbank.com/BankAnywhere or RCBbank.com/TreasuryServices for your on-the-go banking solutions.
eStatements**	When you first sign into RCB Bank Online Banking, you will be asked if you would like to sign up for eStatements. You can either click there, or once you are signed into Online Banking, click on eDocuments to enroll. Visit RCBbank.com/eDocuments for information regarding the benefits of eDocuments and instructions for setting up eStatements for the first time. If you choose to receive paper statements, fees will apply.*
Bill Pay**	RCB Bank Bill Pay is now available. All bill payments and payees, including previous, will have to be setup within RCB Bank Online Banking. Unfortunately, Arvest bill payment information was unable to be converted.
RCB Bank Anytime Banker Phone Line**	This will replace the Arvest 24-Hour Account Info Line. Will be available to you beginning Monday, February 21, 2022.** Anytime Banker is a 24/7 telephone service to help you with your banking needs. Please use the toll-free phone number going forward - 877-812-4663.

* Fees are included in the Account Disclosures Booklet included in the welcome packet.

** Products will be available on Monday, February 21, 2022, however, RCB Bank locations will be closed and staff will be out of office until Tuesday, February 22, 2022 due to the Federal Holiday.

TRANSITION DETAILS

GENERAL ACCOUNT INFORMATION

Product / Service	Details
Debit Card	An RCB Bank debit card will be issued prior to Friday, February 18, 2022, to replace your Arvest debit card and can be activated and PIN selected once received. Your new RCB Bank debit card will be available for purchases or cash withdrawal at 7:00 p.m. CST Friday, February 18, 2022. Your existing Arvest debit card will no longer be available for use at 8:00 p.m. CST on Friday, February 18, 2022. Please review your debit card mailing for additional details - coming soon! <ul style="list-style-type: none"> • Activate your debit card and choose your PIN by calling toll-free 855-726-4885. • See page 8 for additional debit card details. • After activating your new RCB Bank debit card, please contact any merchants that you have recurring charges scheduled with to update your information.
Account Number	Your account number(s) will remain the same. A handful of accounts did have to change because of duplication; however, you have already been contacted if this affected you.
Bounce Protection	If your Arvest account had overdraft privilege, your RCB Bank account will as well. However, your Bounce Protection limit will change to \$500.
Checks and Deposit Slips	No changes are needed at this time. After February 18, 2022, you must use RCB Bank checks and deposit slips. If you use a third party to order checks make sure to update to the RCB Bank routing number - 103112594 - after February 18. RCB Bank is providing your first order of checks at no cost to you for personal customers and business customers will receive a credit code to be used with the RCB Bank check vendor Deluxe.
ACH Debits (Auto Drafts) & Direct Deposits	Any new payments after February 18 must use RCB Bank routing number - 103112594. You must notify companies (that you either make payments to receive deposits from) to update their records to match your RCB Bank account information. This includes companies like your employer, utilities, Social Security, the VA, etc.
Rewards	To be eligible for rewards with your <i>my</i> Cashback Checking or <i>my</i> Interest Checking accounts, make sure to sign up for eStatements and activate your RCB Bank debit card. Refer to your product's Truth In Savings disclosure for a full list of eligibility requirements located in the Disclosure Booklet enclosed with this booklet.
Final Account Statement	All accounts will have a final statement processed on February 18, 2022 from Arvest. Going forward, RCB Bank statements will cut monthly for checking accounts and quarterly for savings accounts. The day you receive your statement may change.
Bank at Any RCB Bank Location	Beginning Monday, February 21, 2022,** you will be able to perform all transactions and have access to all RCB Bank products, services and locations. RCB Bank has over 60 locations across Oklahoma and Kansas. You can find a complete list of RCB Bank locations at RCBbank.com/Locations or on our RCB Bank Mobile Banking app.
FDIC Coverage	Deposits are insured separately for at least six months from February 18, 2022. This grace period gives you the opportunity to restructure your accounts, if necessary. Specific information can be found at FDIC.gov.

SPECIFIC PRODUCTS & SERVICES

Product / Service	Details
CDs and IRAs	There are no changes until your CD or IRA renews. Your current rate will remain unchanged until maturity. You will receive a renewal notice from RCB Bank if your CD or IRA renews on or after February 18, 2022.
Anytime Banker Telephone Service	Will be available to you beginning Monday, February 21, 2022.** Please use the toll-free phone number going forward - 877-812-4663. Anytime Banker is a 24/7 telephone service to help you with your banking needs. You will be required to set a PIN upon your first call into the Anytime Banker phone line.
Loans	Beginning February 21, 2022,** you can make your payment by mail or in person at any RCB Bank office. Arrangements for loan payments to be automatically transferred from a deposit account will continue. If mailing a loan payment, please send to: RCB Bank Attention: Credit Department P.O. Box 189 Claremore, OK 74018-0189

** Products will be available on Monday, February 21, 2022, however, RCB Bank locations will be closed and staff will be out of office until Tuesday, February 22, 2022

TRANSITION DETAILS (cont)

ONLINE AND MOBILE BANKING PRODUCTS & SERVICES

Product / Service	Details
Online Banking	Your access to Arvest Online Banking will be unavailable beginning Friday, February 18, 2022 at 8:00 p.m. CST. As of Monday, February 21,** you may access RCB Bank Online Banking at RCBbank.com . Online Banking credentials will be mailed to you prior to Tuesday, February 22. Please reference page 11 for details on how to sign in for the first time. Businesses using Treasury Services within Online Banking will receive a separate communication with details on how to access your account for the first time.
- Scheduled Transfers	Scheduled transfers previously scheduled (including future dated) through the Arvest Online Banking system will continue to process as normal on the RCB Bank Online Banking system up to and following February 18. If all accounts on the scheduled transfers did not convert to RCB Bank, those scheduled transfers will be affected and will not process.
- Bill Pay	Your access to Arvest Bill Pay within Online Banking will be available until Sunday, February 13, 2022. All bill payments and payees, including previous, will have to be setup within RCB Bank Online Banking on Monday, February 21.** Unfortunately, Arvest bill payment information was unable to be converted. <ul style="list-style-type: none"> Take note of any payees or current payments. These will not convert over and will need to be set up again.
- eDocuments	Prior to Friday, February 18, you must download or print copies of your eStatements as they will no longer be available. Beginning Monday, February 21,** when you first sign into RCB Bank Online Banking, you will be asked if you would like to sign up for eStatements. You can either click there, or once you are signed into Online Banking, click on eDocuments to enroll. Visit RCBbank.com/eDocuments for information regarding the benefits of eDocuments and instructions for setting up eStatements for the first time. <ul style="list-style-type: none"> An additional fee will be applied to any account that elects to receive paper statements. Fees are included in the Account Disclosures Booklet included in the welcome packet.
- Personal Finance Software Transaction Info	Customers utilizing personal finance software like Quicken/QuickBooks, visit RCBbank.com/Merger for step-by-step instructions to ensure you may continue using your existing registers and avoid duplicate transactions. A backup file must be downloaded before Friday, February 18. <ul style="list-style-type: none"> Transactions Monday, February 21** and after will be available in RCB Bank Online Banking.
- TransferNow / Budgeting in Arvest Online Banking	Any external accounts set up in TransferNow (Bank to Bank transfers) or Budgeting within Arvest Online Banking, will need to be setup again. The Budgeting tab will be replaced by My Finance within RCB Bank Online Banking. Bank to Bank transfers will also be available within RCB Bank's Online Banking. <ul style="list-style-type: none"> Existing Bank to Bank history and/or templates will not convert to RCB Bank's Bank to Bank service.
Mobile Banking App	Arvest Mobile Banking will be available until 8:00 p.m CST on Friday, February 18. Beginning Monday, February 21,** RCB Bank Mobile Banking will be available through the RCB Bank Mobile Banking app. <ul style="list-style-type: none"> Download the RCB Mobile Banking app available for iPhone®, iPad® and Android™ devices using the Apple App Store® and Google Play™.
Mobile Deposit / Text Banking	To access RCB Bank Mobile Deposit and/or Text Banking, you will need to enroll through the RCB Bank Mobile Banking app. Visit RCBbank.com/BankAnywhere or RCBbank.com/TreasuryServices for your on-the-go banking solutions.

PERSONAL ACCOUNT TRANSITION

As of **Monday, February 21, 2022**, your account(s) will transition to the below RCB Bank account(s). We've done our best to transition your account to the RCB Bank account that offers the most similar benefits. However, if you see an account that you believe better suits your needs, we will be glad to help you switch. Just come by the Bank to see us or give us a call.

Current Arvest Account	moves to	New RCB Bank Account	Rewards	Qualifications to earn Rewards
Free Blue Basic Blue Bright Solutions Banking Representative Payee Associate Checking	➔	my Cashback Checking	<ul style="list-style-type: none"> • Get 10¢ on purchases \$10+ • 5¢ on purchases under \$10 	<ul style="list-style-type: none"> • Use debit card for purchases 10x per rewards cycle • Maintain eStatements
Platinum Checking	➔	my Interest Checking	<ul style="list-style-type: none"> • Earns interest. Visit RCBbank.com/Rates for current rates • Up to \$10 in ATM fee rebates per rewards cycle 	<ul style="list-style-type: none"> • Use debit card for purchases 10x per rewards cycle • Maintain eStatements • Have at least one ACH credit or debit per rewards cycle
myBlue Arvest Club	➔	RCB Club Checking	<ul style="list-style-type: none"> • \$20,000 Accidental Death and Dismemberment Insurance • Free Checks (one box per order) 	None
Preferred Club	➔	RCB Club Checking with Interest	<ul style="list-style-type: none"> • \$20,000 Accidental Death and Dismemberment Insurance • Free Checks (one box per order) • Earns interest. Contact us at 855-226-5722 for current rates. 	None
Money Market	➔	my Money Market	<ul style="list-style-type: none"> • Earns interest. Visit RCBbank.com/Rates for current rates 	• \$2,500 minimum balance to earn interest
Savings	➔	Regular Savings	Earns interest. Visit RCBbank.com/Rates for current rates.	None
Cool Blue Savings Looney Tunes Savings	➔	Kid's Savings	Earns interest. Visit RCBbank.com/Rates for current rates.	None

ADDITIONAL CHECKING ACCOUNT YOU MAY ALSO LIKE

RCB Bank Account	Interest / Account Details	Qualifications to earn Rewards	Transaction / Withdrawal Fee
my Senior Checking	<ul style="list-style-type: none"> • Earns interest. Visit RCBbank.com/Rates for current rates • One box of free checks per year 	<ul style="list-style-type: none"> • For ages 50 & better • Use debit card for purchases 6x per rewards cycle • Have at least one ACH credit or debit per rewards cycle 	None

INTEREST CALCULATIONS & OTHER FEES FOR CHECKING AND SAVINGS

By continuing to use your account after Friday, February 18, 2022, you agree to be bound by the terms of the RCB Bank Deposit Agreement and service charges disclosed in this mailing.

Transaction / Withdrawal Fee	Online Banking	Interest Bearing	Debit Card	Paper Statement / eStatement	Maintenance Fee
None	Yes	No	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	None
None	Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	None
None	Yes	No	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	<ul style="list-style-type: none"> • \$9 if the balance falls below \$700 any day in the statement cycle • \$5 if the balance is above \$700.
None	Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	<ul style="list-style-type: none"> • \$9 if the balance falls below \$700 any day in the statement cycle • \$5 if the balance is above \$700.
None	Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	<ul style="list-style-type: none"> • \$0 if balance \$2,500+ • \$10/mo. < \$2,500
<ul style="list-style-type: none"> • First 9 quarterly withdrawals/debits are free • \$10/ea. withdrawal after 9 	Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/quarter with paper statements 	<ul style="list-style-type: none"> • \$0 if balance is \$25+ • \$5 if the balance falls below \$25 any day in the quarter
None	Yes	Yes	Upon Request	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/quarter with paper statements 	None

Online Banking	Interest Bearing	Debit Card	Paper Statement / eStatement	Maintenance Fee
Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$2/mo. with paper statements • Statement images included 	None

RCB BANK DEBIT CARD

ABOUT YOUR NEW VISA® DEBIT CARD

How do I activate my card and set my PIN?

Call toll-free 855-726-4885 and enter the information requested anytime after you receive the debit card. Remember, you will not be able to use your RCB Bank debit card for purchases or cash withdrawal until after 7:00 p.m. CST Friday, February 18, 2022.

Can I change my PIN later?

Yes, you may call toll-free 855-726-4885 and enter the information requested. You may also change your PIN at any RCB Bank ATM or RCB Bank location during normal business hours.

Do I have to enter my PIN for purchases?

No. If the merchant allows DEBIT, you can enter your PIN. If not, you will have to select CREDIT.

Some merchants allow you to take a cash withdrawal in addition to your purchase; you can select DEBIT and enter your PIN if you want cash back.

Or you can select CREDIT and, if asked, sign the receipt for all other purchases.

How do I report a lost or stolen card?

Contact RCB Bank immediately at 877-361-0814. You may also cancel the card using online banking by clicking on the Options tab, then click ATM/Debit Card. Report a lost or stolen card as quickly as possible to limit the amount you may lose from unauthorized transactions.

Purchase limits \$2,500

ATM Withdrawal limit \$750

Cards not activated within 60 days or have no activity for 12 months will be canceled to prevent fraud.

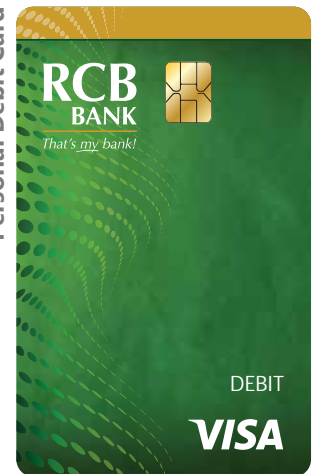
ATM LOCATIONS

RCB Bank has an agreement with Transfund to provide surcharge-free TransFund ATMs to RCB Bank cardholders. Additionally, Transfund has an agreement with the following convenience stores for surcharge-free ATMs in the following states:

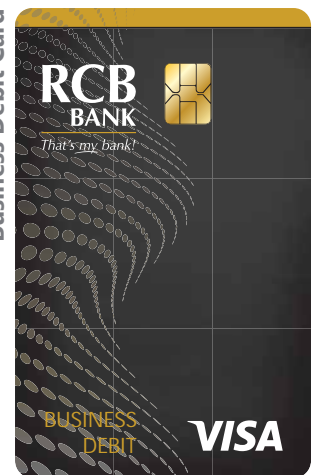
QuikTrip:	7-Eleven:	OnCue:
AZ IA NE OK TX	OK	OK

For a full list of RCB Bank ATMs and ITMs please visit [RCBbank.com/Locations](https://rcbbank.com/Locations) or you can download the TransFund ATM Locator App to easily locate thousands of surcharge-free ATMs from your mobile device.

Personal Debit Card



Business Debit Card



ADDITIONAL SERVICES

LENDING

Personal Loans

Financing options to meet your individual needs. We take the time to understand your goals and help you find the best financing solution.

- Auto, boat, RV - new, used, refinance
- Home improvement or remodel
- New home construction
- General consumer loan
- Home Equity Line of Credit (HELOC)
- Mortgage

Commercial Loans

Take the next step. Let us help you expand your business, purchase equipment or improve your cash flow.

- Business purchases
- New construction
- Equipment
- Vehicles
- Property
- Lines of credit
- Small Business Administration (SBA)

Farm & Ranch

Achieve your long-term goals. Let's talk.

- Land
- Equipment
- Operating
- Livestock
- Crops
- Farm Service Agency (FSA)

Business Leasing

Get your fleet off the ground. Commercial and professional leasing for qualified counties, municipalities and not-for-profit corporations.

- Tax-exempt and taxable lease purchases
- Revenue bonds leasing
- General obligation bonds leasing
- Capital leases
- Other special governmental financing instruments

Typical Term Limits⁷

- Real estate up to 240 months
- Equipment financing ranging from 24- to 120-months depending on specific application

TRUST & INVESTMENT SERVICES

Your goals. Our priority. You don't have to be wealthy to get started building your investment portfolio. We offer solutions for both beginning and seasoned investors.

- IRA & 401(k) rollovers
- Trust & estate planning
- Ranch, farm, oil & gas management
- Gifting strategies
- Business succession
- Financial planning
- Investment services

Plan your success with us.

- Conservative, long-term approach
- No hidden fees
- No cost, no obligation portfolio reviews

Connect with us at RCBbank.com/Trust or by phone:

Eastern Oklahoma
918.342.7100

Central & Western Oklahoma
580.718.2783

Southern Kansas
620.221.5078

Central & Northern Kansas
316.247.7699

⁷With approved credit. Terms, qualifications and other restrictions apply.

⁷The RCB Bank leasing segment will consider lease terms up to 240 months, but not to exceed the reasonable useful life of the asset being financed.

Investment products are not a deposit. Not insured by the FDIC or any federal government agency. Not guaranteed by the Bank. Subject to risk and may go down in value. Ask for details.

BANK ANYWHERE WITH RCB BANK

BANK ANYWHERE PRODUCTS & SERVICES

Bill Pay

Pay and track bills with ease. Set one-time or recurring payments to companies and individuals. View payment history. eBills available.

Access through Online Banking at RCBbank.com or within the RCB Bank Mobile Banking app.

Mobile Banking

Anytime, Anywhere. Access your account on the go. View balances. Transfer money. Pay bills. Find the nearest ATM or bank location.

- Free RCB Mobile Banking app available for iPhone®, iPad® and Android™ devices.

Mobile Deposit⁴

Deposit checks from your phone. Made specifically for those times when you can't make it into the bank. Deposit checks anytime, anywhere.

Sign up inside our app or for more info visit any location or call **855.226.5722**.

Text Banking⁵

Safeguard your money. Set transaction alerts, view account balances and transfer money with simple text messages.

- There are no bank fees for Text Banking.

Mobile Pay⁶

Unlock new ways to pay with your RCB Bank debit card. Whether you have an Apple or Samsung device, your mobile device can be the virtual wallet you take everywhere with you. Just look for the Apple or Samsung symbol at checkout.

Mobile payment wallets use encryption codes to protect personal data. A customer's card number is NEVER stored on their device OR at the point of sale. Mobile pay masks the customer's card number by assigning a random number for each purchase. It offers a much greater level of security for financial data.

Security is our top priority.

We employ advanced security technologies to ensure optimum online and mobile banking protection.

Read more about how we protect you online at RCBbank.com/Security.



Apple Pay



⁴Message and data rates may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions may apply.

⁵Standard carrier fees for data and text messaging may apply. Funds may not settle or be available immediately.

⁶Message and data rates from carriers may apply. Services offered are subject to their respective terms and conditions. Availability may vary by device. Apple Pay is a trademark of Apple Inc. Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

Online Banking

Fast. Secure. Convenient. Manage your finances online. View accounts. Transfer funds. Search statements. Pay bills. Create email alerts.

Online Banking First-Time Sign On Instructions:

1. Visit **RCBbank.com**.
2. Input your previous Arvest Online Banking username or the 12 digit NetTeller/User ID provided to you prior to Monday, February 21.** Your password will be the last four (4) digits of your Social Security Number (SSN) for individuals or Tax ID Number (TIN) for businesses. This is for first-time sign on only. You will be asked to change your password upon first login. Treasury management customers will be contacted separately with details on login process.
3. **At first log in, you must create a new password.** Enter your current password, then a new password twice to confirm accuracy. The rules for your new password will be listed beside the password fields. If desired, you can also change your NetTeller ID (username) to create an alias or nickname.
4. For security reasons, **you will be asked to select three questions.** These questions are used to verify your identity in the future if needed.
 - a. Step 1: Click **Continue**.
 - b. Step 2: Select a question from each drop-down menu and input your answer. Click **Submit**. Answers are not case-sensitive.
 - c. Step 3: Review selected questions and answers. Click **Confirm**.
5. **Enter or verify your email address on file.** This would be used for messages from RCB Bank or alerts you set up.
6. **Set up your password self-reset information.**
7. **Setup is complete!** Next you will be directed to our My NetTeller page, which is your main Online Banking page. From this page you can:
 - See a quick view of all of your accounts. Click on the account name to get to account history.
 - Sign up for Bill Pay by clicking on the **Bill Pay** tab.
 - Sign up for eStatements or other electronic documents by clicking on **eDocuments**.
 - Make transfers.

If you have questions, please contact us at 855-226-5722.

** Products will be available on Monday, February 21, 2022, however, RCB Bank locations will be closed and staff will be out of office until Tuesday, February 22, 2022 due to the Federal Holiday.

BUSINESS ACCOUNT TRANSITION

As of **Monday, February 21, 2022**, your account(s) will transition to the below RCB Bank account(s). We've done our best to transition your account to the RCB Bank account that offers the most similar benefits. However, if you see an account that you believe better suits your needs, we will be glad to help you switch. Just come by the Bank to see us or give us a call.

Current Arvest Account	moves to	New RCB Bank Account	Interest / Account Details
Free Business Checking Small Business Checking Small Business Club Checking	➔	Corporate Free Checking	None
Business Checking Business Interest Checking	➔	eBusiness Analysis Checking	Your account has an earnings credit. This means you will accrue credit on your daily balance to help offset any service charges against the account. The earnings are a credit to offset charges and are not paid as interest. The amount of the credit cannot exceed the service charge.
IOLTA Checking	➔	IOLTA Lawyer's Trust Checking	Earns interest. Contact us at 855-226-5722 for current rates.
Non Profit Money Market Business Money Market Business Savings	➔	my Money Market Business	Earns interest. Visit RCBbank.com/Rates for current rates.
Non Profit Checking Organization Non-Interest Checking	➔	Non-Profit	None
Public Funds Interest Checking	➔	Public Funds Interest Checking	Earns interest. Contact us at 855-226-5722 for current rates.

ADDITIONAL CHECKING AND SAVINGS ACCOUNTS YOU MAY ALSO LIKE

RCB Bank Account	Interest / Account Details	Transaction / Withdrawal Fee	ATM Transaction Fees*	Online Banking	Interest Bearing
Business Interest Checking	• Earns interest. Visit RCBbank.com/Rates for current rates.	• Deposit/Withdrawal, \$.15 each • Transit Items Deposited, \$.10 each • On-Us Item Deposit, \$.05 each	None	Yes	Yes
Business Savings	• Earns interest. Visit RCBbank.com/Rates for current rates.	Withdrawal/Debit First 9 Free/quarter \$10 ea. > 9	None	Yes	Yes

* ATM Transactions Fees are those that may be charged for utilizing an RCB Bank ATM. Foreign ATMs may have their own ATM Transaction Fees.

INTEREST CALCULATIONS & OTHER FEES FOR CHECKING AND SAVINGS

By continuing to use your account after Friday, February 18, 2022, you agree to be bound by the terms of the RCB Bank Deposit Agreement and service charges disclosed in this mailing.

Transaction / Withdrawal Fee	ATM Transaction Fees*	Online Banking	Interest Bearing	Debit Card	Paper Statement / eStatement	Maintenance Fee
First 75 free, \$0.20 ea > 75	None	Yes	No	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images included 	None
<ul style="list-style-type: none"> • Deposit/Withdrawal, \$0.15 each • Transit Items Deposited <ul style="list-style-type: none"> 0-499 items: \$.10 ea. 500-999 items: \$.09 ea. 1000-4999 items: \$.08 ea. 5000 items or more: \$.07 ea. On-Us Item Deposit: \$.05 ea. 	None	Yes	No	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images included 	\$7/mo.
Not applicable	None	Yes	Yes	No	Both are available, no charge for either	None
<ul style="list-style-type: none"> • Deposit, First 10 Free, \$.15 each > 10 • Transit Items Deposited, First 10 Free, \$.10 each > 10 • On-Us Item Deposit, First 10 Free, \$.05 each > 10 	None	Yes	Yes	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images included 	\$10/mo. < \$2500 balance
Unlimited transactions	None	Yes	No	Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images 	\$4/mo. < \$200 balance
Unlimited transactions	None	Yes	Yes	No	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images 	None

Debit Card	Paper Statement / eStatement	Maintenance Fee	IntraFi Network Deposits (formerly known as ICS® - Insured Cash Sweep®)
Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/mo. with paper statements • Statement images included 	\$9/mo.	<ul style="list-style-type: none"> • Transaction account eligible for multi-million dollar FDIC insurance. • Allows you to keep your funds insured while managed in one place with your local bankers at RCB Bank. • May earn interest. <p>Benefits of having an IntraFi Network Deposits account:</p> <ul style="list-style-type: none"> • Deal directly with one bank – RCB Bank! • No fee associated with this account! • One account statement per service.
Yes	<ul style="list-style-type: none"> • \$0 with eStatements • \$5/qrtr. with paper statements • Statement images included 	\$25 minimum daily balance to avoid the \$5 quarterly service charge	

TREASURY SERVICES FOR YOUR BUSINESS

CASH MANAGEMENT SOLUTIONS

ACH Services

Streamline your billing and accounting operations.

Disburse and collect funds electronically. Boost productivity, lower processing costs and get paid faster.

- **Direct Deposit** lets you pay employees and vendors with an electronic deposit directly into their bank account.
- **Direct Debit** helps you receive funds faster and reduces time waiting on payments to arrive.

Remote Deposit Capture

Deposit checks from your office.

Save time and money by eliminating trips to the bank. Expedite access to your cash flow with the ability to deposit checks all at once or as received.

- Secure check deposit 24 hours a day.
- Same-day processing before 7 p.m.

RemitPlus® Express™

Simplified check processing and more.

Process checks, payment vouchers, stubs and coupons through a web-based remittance solution.

- Scan payment vouchers, stubs and coupons with your incoming checks.
- Export reconciliation reports for your accounting software.
- Perfect for large volume customers like rural water districts and utility companies.

Online Banking

Fast. Secure. Convenient. Manage your finances online. View accounts, transfer funds, search eStatements/eDocuments, pay bills¹ and create email alerts.

Ask us about adding **ACH and/or Wire Services** to your Online Banking.

eDocuments

All-in-one hub for eStatements and eNotices online. Set up your account to receive eDocuments for your account(s) for you and additional recipients that you define.

Bill Pay

Pay and track bills with ease. Set one-time or recurring payments to companies and individuals. View payment history. eBills available. Contact us to get set up.

Positive Pay

A security guard for your account.

- Allows you to approve transactions before processing.
- Protects against fraudulent items.
- Check & electronic payment protection available.
- Improves reconciliation process by detecting errors prior to month-end.

Merchant Card Services

Accept credit card

payments with Clover™, an all-in-one payment processing system.

- **Clover™ Station** is a full POS system that will track inventory, manage employees, gain customer insight and accept almost any payment type.
- **Clover™ Mini** is a sleek, flexible payment terminal that allows you to either process cards only or scale up to full POS functionality.
- **Clover™ Mobile** lets you take your credit card terminal wirelessly on or off site.
- **Clover™ Go** lets you take your business anywhere you go by taking payments from your smartphone or tablet.



Standard Credit Card Terminal

A quick, no-frills credit card processing solution. Easy set up, hassle-free and dependable.

Account View

View and store your financial records with ease. Receive a CD containing your business account statements and transaction images monthly, quarterly or annually.

Digital Lockbox

We will process your client payments for you. Reduce costs, increase cash flow and have 24/7 access to deposited item images.

Mobile Deposit²

Deposit checks from your phone with RCB Bank's Mobile Banking app available for iPhone®, iPad® and Android™ devices.

Text Banking³

Account management in the palm of your hand. Set transaction alerts and manage your business accounts with simple text messages. A good fraud detection tool.

Corporate Credit Card

Manage your monthly spending.

- Purchase restriction functionality.
- Reward options available.
- Individual spending limits control.
- Two card options to meet your needs.
- Online expense reporting and receipt management.

Ask how corporate credit cards can help your business.

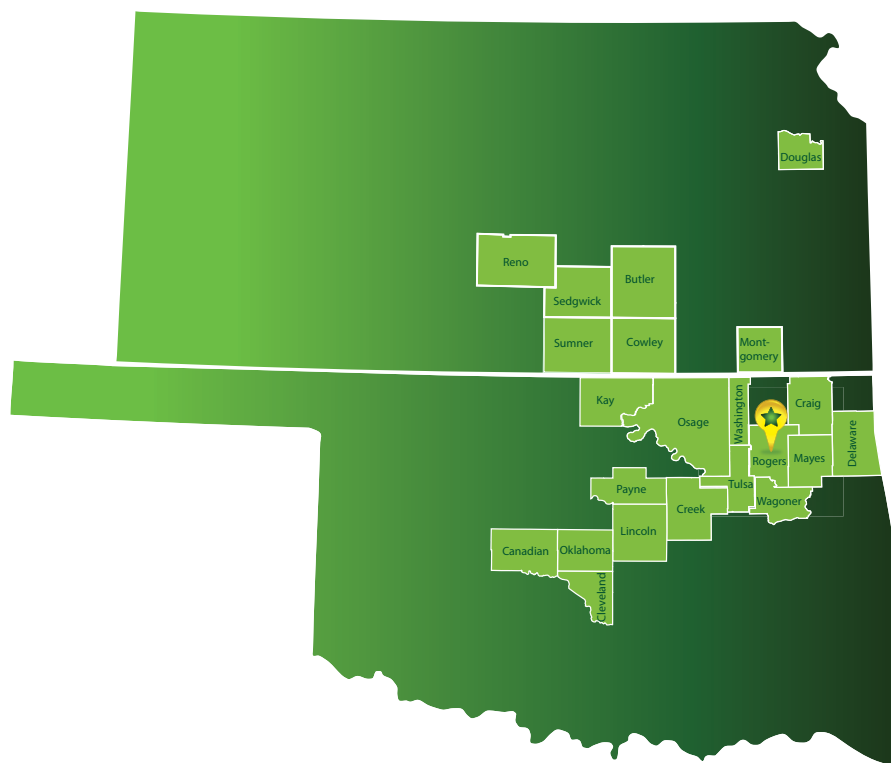
See your Treasury Services Rep for details and pricing. Visit RCBbank.com/TreasuryServices for contact details.

¹ Some fees and restrictions apply.

² Message, data rates and fees may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions may apply.

³ Standard carrier fees for data and text messaging may apply. Funds may not settle or be available immediately.

RCB BANK COMMUNITIES, ATMs & ITMs



Oklahoma

Bartlesville	Edmond	Ponca City
Blackwell	Inola	Pryor
Broken Arrow	Langley	Shidler
Catoosa	Monkey Island	Skiatook
Chelsea	Nichols Hills	Stillwater
Claremore*	Norman	Stroud
Collinsville	Oilton	Vinita
Cushing	Oklahoma City	Yukon
Coweta	Oologah	
Drumright	Owasso	

* RCB Bank's birthplace

Kansas

Arkansas City	Hutchinson	Wellington
Caney	Lawrence	Wichita
Douglass	Oxford	Winfield

Banking locations, directions and hours of operation can be found at RCBbank.com/Locations.

ATM LOCATIONS

RCB Bank has an agreement with Transfund to provide surcharge-free TransFund ATMs to RCB Bank cardholders. Additionally, Transfund has an agreement with the following convenience stores for surcharge-free ATMs in the following states:

QuikTrip:	7-Eleven:	OnCue:
AZ IA NE OK TX	OK	OK

For a full list of RCB Bank ATMs and ITMs please visit RCBbank.com/Locations or you can download the TransFund ATM Locator App to easily locate thousands of surcharge-free ATMs from your mobile device.



Try our Interactive Teller Machine (ITM)!

Visit RCBbank.com/Locations for a full list of ITM locations.

INTERACTIVE TELLER MACHINE (ITM) LOCATIONS

- Video chat during extended banking hours.** Enjoy the versatility of self-service or teller assistance. Our RCB Video Bankers can help you with more than transactions — order debit cards, reset PIN or online banking password, set your debit card for travel and answer questions.
 - Live Chat Hours, excluding holidays, Monday - Friday 7:30 a.m. - 7 p.m. Saturday 10 a.m. - 3 p.m.
- Smaller and larger cash withdrawals than ATMs.** Enjoy the flexibility of choosing your denominations, instead of having to withdraw in \$20 increments.
- Personal and business check cashing and deposits.** Enjoy the convenience of banking at your leisure: deposits, withdrawals, check cashing, loan payments, money transfers and more.

**New Drive-Up ITM
Coming Soon
Vinita Bull Creek
Shopping Center**

Money transfers can only be made between RCB Bank accounts. ITM deposits made before 7 p.m. on business days the Bank is open will be deposited that day. Deposits made after 7 p.m. or on days the Bank is closed will be deposited the next business day. Some transactions may be limited during nightly processing. Other restrictions may apply. Member FDIC

Get in touch.

855.BANK.RCB

www.RCBbank.com