

Dear **Arvest Check Card** Customer,

Enclosed with this letter is your new **Arvest Check Card** with a new expiration date. You will want to take necessary precautions by doing the following as soon as possible:

- Immediately sign your new Check Card on the back of the card where designated.
- If this is a replacement card, please destroy your expired Check Card by cutting it in half and throwing it away. Your Personal Identification Number (PIN) has not changed.
- If your previous Check Card was lost or stolen, you will receive a new Personal Identification Number (PIN) in 3 to 4 days.

Some of our customers have asked us questions about using the Check Card in POS (Point-of-sale) terminals found at many checkout counters versus processing the transaction through VISA the way you are accustomed. We want you to feel comfortable using your **Arvest Check Card** and to understand how it works.

- ATM or POS – Your PIN is necessary if you choose to use your **Arvest Check Card** in an ATM or at a POS terminal. You should not share your PIN with anyone, nor should you keep it written down on the card or in your wallet. When you use your card at an ATM or a POS terminal, you do not sign anything, but you will receive a receipt that you'll want to retain for your records.
- VISA – Your **Arvest Check Card** is welcomed anywhere VISA is accepted. The difference between your Check Card and a typical VISA Credit Card is that with the Check Card, the amount of the transaction is deducted directly from your Arvest Checking Account rather than added to your credit card balance. When you use your Check Card through VISA, you will be asked to sign a receipt, which you will want to retain for your records.

At stores that have a POS terminal and also accept VISA, it is your decision which way you want your transaction processed. Either way will automatically deduct the amount of your purchase from your Arvest Checking Account. With a VISA transaction, you'll need to sign the receipt. With a POS transaction you'll enter your PIN into the keypad.

We hope this helps you understand more about the convenience and security of your **Arvest Check Card**. If you have additional questions or if you experience any problems using your Check Card, please feel free to contact our Customer Service Department and they'll be glad to help you.

Sincerely,

Arvest Check Card Department