

## Arvest Flex Rewards®

Arvest Flex Rewards® credit card customers can earn rewards cash or rewards points on eligible purchases. Rewards cash can be redeemed for cash back or statement credits. Rewards points can be redeemed for travel bookings, gift cards, event tickets, cash back, statement credits and more, depending on product type.

### Q1: Can I combine my Arvest Flex Rewards® if I have both personal and business credit cards?

A: Rewards cannot be combined across personal and business credit card accounts.

- In most circumstances, you can pool personal credit card rewards across multiple personal Arvest Flex Rewards® credit cards.
- You can also pool points under the same Arvest business credit card account.

### Q2: What happens to my Arvest Flex Rewards® if I decide to close my credit card account?

A: If you close your credit card account while it is in good standing or cancel your participation in the program, you will have 120 days after closure or cancellation to redeem your rewards.

### Q3: Can I redeem Arvest Flex Rewards® for cash back if I don't have an Arvest checking or savings account?

A: When you redeem a cash reward, you can deposit it into any checking or savings account or have a statement credit applied to your Arvest credit card account.

### Q4: How do I change my contact information or request help with my Arvest Flex Rewards®?

A: You can update your contact information by accessing your credit card account online or by calling customer service at (800) 356-8085.

### Q5: How do I sign up for Arvest Flex Rewards® for my Arvest credit card?

A: Arvest Flex Rewards® Personal Credit Cards are automatically enrolled in Arvest Flex Rewards®. Enroll in Arvest Flex Rewards® for your Commercial Credit Card by calling our customer service at (800) 356-8085.

### Q6: How will I earn Arvest Flex Rewards®?

A: Earn rewards every day by using your Arvest Flex Rewards® credit card at your favorite retailers, restaurants and anywhere else you make purchases. Earn rates vary by product; please review the table below to understand your earn rate:

Product	Earn rate
Arvest Platinum Credit Card	1 point for every \$1 spent on eligible purchases
Arvest Visa Signature® Credit Card	1.5 points for every \$1 spent on eligible purchases
Arvest Cash Back Credit Card	1.5% cash back on eligible purchases
Arvest Cobalt Visa Signature® Credit Card	3 points for every \$1 spent on dining 2 points for every \$1 spent on gas, grocery & streaming 1 point for every \$1 spent on all other eligible purchases
Arvest Corporate Credit Card	1 point for every \$1 spent on eligible purchases

**Q7: What is the fee for Arvest Flex Rewards®?**

A: No membership or annual fees are associated with Arvest Flex Rewards®.

**Q8: When are Arvest Flex Rewards® totals updated?**

A: View earned rewards online approximately two business days after your purchase by clicking our avatar in the upper right-hand corner and selecting "Account Activity."

- Bonus rewards associated with promotional offers will be applied to your account within three (3) billing cycles after your qualifying purchases.
- Rewards are pending until your statement cycle ends. They will then become part of your vested rewards balance and be available for redemption.

**Q9: How can Arvest Flex Rewards® be redeemed?**

A: Rewards can be redeemed in multiple ways.

- Redeeming on the Arvest Flex Rewards® website is easy. Simply log into your Arvest Flex Rewards® account online, search for a reward within your available redemption options, and follow the steps to checkout.
- You can also call (800) 356-8085 and select the Arvest Flex Rewards® option to redeem rewards.

**Q10: How can I find my Arvest Flex Rewards® balance?**

A: Arvest Flex Rewards® customers receive a monthly statement showing their earned rewards and rewards balance. To get an up-to-date number of rewards earned or to redeem your rewards, log into your Arvest Flex Rewards® account or call (800) 356- 8085 and select the option for Arvest Flex Rewards®.

**Q11: How can I get information on the Arvest Flex Rewards® program?**

A: Program details for Arvest Flex Rewards®, including terms and conditions, are available [here](#).

**Q12: How long can I accumulate Arvest Flex Rewards®?**

A: You can accumulate rewards for three years without redeeming them. At that point, they will expire on a first-in, first-out basis.