Arvest Flex Rewards FAQs for arvestflexrewards.com Education Page

If I have both personal and business credit cards, can I pool my Arvest Flex Rewards[™] points?

You cannot pool points across personal and business accounts.

In most circumstances, you can pool personal credit card points across multiple personal Arvest Flex Rewards[™] credit cards. You can also pool points that fall under the same Arvest business credit card account.

To pool your points, please contact a customer service representative at (800) 356-8085. Check your points balance online by logging into your <u>Arvest Flex Rewards™ account</u> or by calling (800) 356-8085 and selecting the Arvest Flex Rewards™ option.

What happens to my Arvest Flex Rewards[™] points if I decide to close my Arvest Flex Rewards[™] credit card account?

If you close your Card account while it is in good standing or cancel your participation in the Program, you will have 120 days after such closure or cancellation, as applicable, to redeem your Points.

Can I redeem Arvest Flex Rewards[™] points for cash back if I don't have an Arvest Bank checking or savings account?

Yes, when you choose to redeem points for a cash reward, you can deposit the reward into any checking or savings account, or get a statement credit applied to your Arvest credit card account.

How do I change my mailing address or contact the Arvest Flex Rewards™ redemption center?

Update your mailing address by calling customer service at (800) 356-8085 or you may also update your mailing address by accessing your <u>credit card account online</u>.

How do I sign up for Arvest Flex Rewards[™] for my Arvest Platinum or Arvest Visa Signature credit card?

Anyone who opens an Arvest Bank Flex Rewards[™] personal credit card is automatically enrolled in Arvest Flex Rewards[™]. Our credit card rewards program is free to join and there is no annual membership fee.

With Arvest Flex Rewards[™], you enjoy the power to redeem rewards points however you choose - for cash back, statement credits, gift cards, travel and more.

Additionally, Arvest will alert you when a new bonus opportunity is available, so be sure to provide your current email address when you apply or call customer service at (800) 356-8085 to have it added to your card account.

How will I earn Arvest Flex Rewards[™] points?

Earn points every day by using your Arvest Flex Rewards[™] credit card at your favorite local and online retailers, restaurants, and anywhere else you make purchases. Credit card transactions earn rewards points for every \$1 spent on eligible purchases. Learn more here.

Additionally, Arvest will alert you when a new bonus opportunity is available, so be sure to provide your current email address when you apply or call customer service at (800) 356-8085 to have it added to your card account.

What is the fee for Arvest Flex Rewards™?

No membership or annual fees are associated with <u>Arvest Flex Rewards™</u> for eligible Arvest Flex Rewards™ credit cards.

When are Arvest Flex Rewards[™] points totals updated?

View earned points online approximately two business days after your purchase by clicking our avatar in the upper right hand corner, and selecting Account Activity. Bonus points associated with promotional offers will be applied within three (3) billing cycles after your qualifying purchases. Points are pending until your statement cycle ends. They become part of your vested points balance and available for redemption at that time.

Do Arvest Flex Rewards[™] points have to be redeemed online, or can I redeem via telephone?

In addition to redeeming points on the Arvest Flex Rewards™ website, you can call (800) 356-8085 and select option for Arvest Flex Rewards™. An Arvest Flex Rewards™ representative will assist with redemption.

How can I find my Arvest Flex Rewards[™] points balance?

Arvest Flex Rewards[™] customers will receive a monthly statement showing their points earned and points balance. To get an up-to-date number of points earned or to redeem your points, call (800) 356-8085 and select the option for Arvest Flex Rewards[™] or by logging into your Arvest Flex Rewards[™] account.

How can I get information on the Arvest Flex Rewards[™] program?

Program details for Arvest Flex Rewards™, including terms and conditions, are available here.

How do I redeem Arvest Flex Rewards[™] points?

The best way to redeem points is via the Arvest Flex Rewards™ website. Simply log into your Arvest Flex Rewards™ account online, search for a reward within your available point criteria, and follow the steps to checkout.

Merchant rewards, such as gift cards, are mailed directly to the address on your account. For travel rewards, a confirmation number and instructions are emailed to you, so you must have a valid email address on file. To verify or change the mailing address and/or email address on your account, Arvest Flex Rewards™ personal credit card holders should <u>log into their credit card account</u> to update their contact information.

You can also call (800) 356-8085 and select the option for Arvest Flex Rewards™ to redeem points.

How long can I accumulate Arvest Flex Rewards[™] points?

You can accumulate points for three years without redeeming them. At that point, they will expire on a first-in, first-out basis. View the Terms and Conditions to learn more.