

VENDOR LENDING PROGRAM

Arvest offers lending solutions for consumers through dealers, retailers, associations, contractors, manufacturers, 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**

Benton

Lesia Griffin
(501) 303-2017
lgriffin@arvest.com
NMLS #564293

Bryant

Brady Schlesier
(501) 379-7906
bschlesier@arvest.com
NMLS #923131

Cabot

Diann Garrett
(501) 743-3740
dgarrett@arvest.com
NMLS #564288

Conway, North

Fabiola Reyes
(501) 513-4551
freyes@arvest.com
NMLS #162051

Hot Springs, Hwy 70

Jami McNeely
(501) 321-8324
jmcneely@arvest.com
NMLS #1010272

Hot Springs, Lakeside

Jana Wood
(501) 321-8346
jgwood@arvest.com
NMLS #564338

Little Rock, Arcade

Josue Galan
(501) 379-7672
jgalan@arvest.com
NMLS #824909

Little Rock, Chenal

Anthony Johnson
(501) 379-7522
antjohnson@arvest.com
NMLS #1202327

North Little Rock, McCain

Georgette Strickland
(501) 379-7626
gstrickland@arvest.com
NMLS #564295

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. **CONTRACTOR PROVIDES A CREDIT DISCLOSURE BROCHURE TO THE CUSTOMER AT THE TIME OF APPLICATION.**
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. If approved, contractor can schedule work.
6. Arvest Bank will contact customer to set up closing, once provided with final invoice from contractor.
8. Once loan is closed, Arvest Bank will disburse funds to the applicant.



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 or former spouse if you are relying on alimony, child support, or separate maintenance payments to establish credit. <input type="checkbox"/> 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
▶ 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
▶ 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



ARVEST[®] CREDIT DISCLOSURES



Member FDIC

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RIGHT TO RECEIVE AN ADVERSE ACTION LETTER - COMMERCIAL REQUEST

You have the right to receive an adverse action letter outlining your reasons for denial of your business loan request. We must hear from you no later than 60 days after we notify you about the action taken on your credit application or you withdraw your application. Please contact us at the following address including your name and mailing address.

Arvest Bank
Loan Compliance
PO Box 940
Rogers, AR 72757

CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchasing of an insurance product or annuity from you or from any of your affiliates.
2. My agreement not to obtain, or prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.
3. My choice of insurer or producer shall not affect our credit decision or credit terms in any way. However, we may impose reasonable requirement concerning the credit worthiness of the insurer and the scope of the coverage chosen.

NOTICE REGARDING INACCURATE INFORMATION

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate, please notify us at the following address and identify the specific information that is inaccurate.

Arvest Bank
Credit Bureau Disputes
P.O. Box 1670
Lowell, AR 72745

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith, exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

Bureau of Consumer Financial Protection
1700 G Street NW
Washington DC, 20006
Toll-Free (855) 411-CFPB (2372)
TTY/TDD (855) 729-CFPB (2372)
Fax (855) 237-2392

NOTICE REGARDING TITLE PROTECTION - OKLAHOMA REAL ESTATE PURCHASES ONLY

With respect to the loan for which you are applying, we intend to obtain one or more of the following documents: An Attorney's Title Opinion Letter, Title Insurance Policy or a Title Report.

Any title protection document(s) we obtain will not provide protection to you. You should seek independent, competent advice as to whether you should obtain any additional title protection document(s). In the event you desire additional title protection, you must obtain it in a timely manner in order to avoid undue delay of the closing under the terms of the contract of sale and such additional protection will be at your expense.

RIGHT TO RECEIVE COPY OF APPRAISAL - COMMERCIAL REQUEST

– First Lien 1-4 Family Transactions Only -
We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.