

Important – Please read

The spirit of Texas lives on at Simmons Bank with a rich history of outstanding customer service and commitment to the communities we call home. We look forward to welcoming you to our family!

Your transition to Simmons Bank will be complete on Monday, April 11. The most up-to-date information is available at simmonsbank.com/businesswelcome; be sure to visit the page often and review the **Updates** section for the most recent changes.

Business Banking Login Information

Between Saturday, April 9, and Monday, April 11, you will receive an email containing your login ID. Most login IDs will stay the same, unless it was necessary to change to meet Simmons Bank requirements. Your password will stay the same. If you initiate wires online, your wire PIN will also stay the same.

Security Tokens

The security token you currently use with the Spirit of Texas Bank system is compatible with the Simmons Bank system, so you may continue to use it. You will need to re-register your token the first time you log in to online banking. As an alternative to your physical token, you may download a smartphone app or computer token to use. If you choose to use the smartphone app or desktop token, please install it prior to your initial online banking login so you will be prepared to register it. Click the applicable link below to download and install the token.

[Download on the App Store®](#)

[Get it on Google Play™](#)

Desktop token – Visit [Symantec VIP](#), click on DOWNLOAD, and select your operating system (Mac or Windows) under VIP Access for Computer. Follow the prompts to download and install the token.

User Entitlements

Due to differences in systems, it may not be possible for you to have the same rights as you did in the Spirit of Texas Bank system. We have mapped your entitlements as closely as possible, but please confirm your user entitlements are correct after you log in for the first time. If you are an Administrator, it is important that you also review the entitlements and limits of all your company's users to ensure they are correct and adjust if necessary.

Fed Reporter Emails

For customers originating ACH transactions, Simmons Bank uses the Federal Reserve's FedPayments® Reporter system to provide ACH return and NOC notices. If you were an Administrator on the Spirit of Texas Bank system, you will receive emails from the Payments Reporter site — achedi.com. The first time you visit the site, you will need to complete a registration process to establish a password and confirm control of the email address. You can do this by clicking on "Register" and following the prompts.

Intuit Connections

If you currently use QuickBooks® or Quicken® and are connected to Spirit of Texas Bank to receive account data, you will need to update your connection. You will need to disconnect from Spirit of Texas Bank and connect to Simmons Bank to continue connecting your bank accounts to your Intuit® software.

There are instructions available to you on how to switch your financial institution information [here](#).

The conversion instructions reference two Action Dates. Please use the dates provided below:

1st Action Date: **Friday, April 8, 2022**

A data file backup and a final transaction download should be completed by this date. Please make sure to complete the final download before this date because transaction history might not be available after the upgrade.

2nd Action Date: **Tuesday, April 12, 2022**

This is the action date for the remaining steps on the conversion instructions. You will complete the deactivation/reactivation of your online banking connection to ensure that you get your current QuickBooks accounts set up with the new connection.

You will want to choose **Simmons Bank** when searching for the new bank.

Treasury Management Service Fees

Pricing for Treasury Management service fees will be updated to Simmons Bank's pricing on April 11. We will waive your Treasury Management Services fees for three months. Your first service fees will be charged through analysis on August 5 for July activity. Your Account Analysis statements will be available in Online Banking under **Documents** for you to review. Please contact your account officer with any questions.

Conversion Timeline

A comprehensive and updated timeline is available [here](#).

Conversion Checklist

A step-by-step guide of events related to your conversion and product comparison is available [here](#).

Webinar

Our team is offering a helpful 30-minute webinar to familiarize you with our system and walk you through some of its key features. *This webinar is highly recommended for all users and will be available on the date below.*

To register for this session and add to your calendar, click the red box under the date. You can also use this link on the day of the webinar to join the presentation. **There is only one session left, please register if you have not already done so.**

**Friday, April 8,
2–2:30 p.m. CT**

REGISTER

In addition to this webinar, there are product- and function-specific user guides and training videos available for you to view anytime at simmonsbank.com/businessresources.

If you have any questions, we can be reached at **281.516.4945** or TMBusinessBanking@simmonsbank.com.

281.516.4945



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