



BRUMETT & ASSOCIATES
INSURANCE • FINANCIAL SERVICES

870.534.6977 • 4822 Dollarway Road • Pine Bluff, AR 71602
P.O. Box 1602 • Pine Bluff, AR 71613
brumettagency.com

May 3, 2021

Martin Schrodtt
Regional Retail Manager, Simmons Bank
PO Box 7009
Pine Bluff, AR 71611-7009

I have been doing business on Dollarway Road for over 22 years doing income taxes and other financial services. I have been in the insurance business for 42 years in Pine Bluff.

We have enjoyed a good relationship with the Dollarway Branch and especially current manager, Wendy Gates and crew. They have always done what we needed to keep going. We only have one full time employee so being able to quickly handle banking is very important to us. To leave the office requires we close the office and during the day it has to be a short time, or we lose business.

I received the letter from you stating you were closing the Dollarway branch and suggested we use the University branch. The University location is way out of the way for us and not convenient at all. It will not work for us.

As a long time, Pine Bluff resident and friend posted on Facebook, "it is not about service or convenience for the customers with them anymore. It is about the Benjamins."

I hope you will look at the customer value that the Dollarway Branch has for those out this way. Just a drive thru window would be ok, but please do not force us to make decisions about our banking that we do not want to have to make.

Sincerely yours,


Bill Brumett PE, LUTCF

Owner, Brumett Agency Inc.

Former City Council member for 22 years.

Vice President of the Pine Bluff Small Business Association

President of Pine Bluff Little League Softball



May 26, 2021

Mr. Bill Brumett
P.O. Box 1602
Pine Bluff, Arkansas 71613

Dear Mr. Brumett,

Thank you very much for your feedback regarding the closure of our Dollarway branch and for your longstanding relationship with Simmons Bank. We greatly appreciate your kind words about our associates and sincerely regret any issues that this branch closing may cause for you. An associate will soon be reaching out to help address your concerns, particularly the need you shared to quickly handle banking so as not to close your office longer than necessary during business hours.

In making the difficult decision to close our Dollarway location, we carefully evaluated our service network looking at many factors. While these decisions are never easy, we assure you that we will continue to do all we can to provide quality customer service to our affected customers.

To that end, many of our customers continue to take advantage of the convenience that our online and digital channels provide, as is the case across the industry. Consequently, Simmons Bank has worked diligently to ensure that you are provided with excellent, highly secure options to bank with us remotely. Our mobile app and online banking platforms have been recently upgraded to provide the most exceptional service possible for customers who don't have easy access to branch service or who prefer to bank remotely. Our associates would be happy to walk you through this process and answer any questions you might have.

Thank you again for your letter and relationship with Simmons Bank. If you have further questions or if there is anything more we can do for you, please don't hesitate to contact our University Financial Center Manager Magnolia Rogers at 870-541-1379. We deeply value your business and hope to continue serving you.

Sincerely,

A handwritten signature in black ink that reads 'J. Franklin Shirrell'.

J. Franklin Shirrell
Chief Retail Officer
Simmons Bank

From: Rees Jones <Rees.Jones@simmonsbank.com>
Sent: Thursday, May 13, 2021 9:57 AM
To: Jamie Mobley <Jamie.Mobley@simmonsbank.com>
Subject: FW: Branch Closing - Beebe

Rees

From: Jon Russell <jonsrussell@hotmail.com>
Sent: Saturday, May 1, 2021 9:47 PM
To: Rees Jones <Rees.Jones@simmonsbank.com>
Subject: Branch Closing - Beebe

External email - Use caution with links and attachments.

To Mr. Jones and whomever it may concern,

My wife and I recently received a letter stating that the Simmons Bank branch in Beebe is closing down July 30, 2021. We are deeply saddened by this. Simmons Bank was where we turned once our prior bank in town, Regions, had closed. The staff at the Beebe branch are all extremely helpful and provide a welcoming environment. The employees made the transition from Regions to Simmons easy for us. The staff at Beebe continue to demonstrate this attitude and professional work ethic that led to us choosing Simmons over First Security and Centennial (the other two banks in our town). Mrs. Kim Lloyd exemplified this professionalism further, as when my wife and I experienced multiple life changing events (including major medical procedures), Mrs. Lloyd provided us with accurate information on Simmons' products. As a result of this, we opened a savings account in addition to the checking account we already had and have considered other Simmons' products as well. Furthermore, Mrs. Lloyd sent a handwritten card to us in the mail, thanking us for using Simmons bank after we opened our account.

We realize multiple factors went into the decision-making process, possibly including Covid-19, revenue, online banking, etc., and that at the end of the day, a business is a business. We also know that one email is probably not enough to keep a local bank open. However, having a local bank is important to us, and we hope that this decision can be reconsidered. If not, please consider reopening another Simmons Bank in Beebe in the future.

Sincerely,

Jonathan and Cathryn Russell



June 3, 2021

Jonathan and Cathryn Russell
465 Swinging Bridge Road
Beebe, Arkansas 72012

Dear Mr. and Mrs. Russell,

Thank you very much for your feedback regarding the closure of our Beebe branch and for your relationship with Simmons Bank. We sincerely regret any issues that this branch closing may cause for you and deeply appreciate your kind words about our branch staff. An associate will soon be reaching out to help address your concerns.

In making the difficult decision to close our Beebe location, we carefully evaluated our service network looking at many factors. While these decisions are never easy, we assure you that we will continue to do all we can to provide quality customer service to our affected customers.

To that end, many of our customers continue to take advantage of the convenience that our online and digital channels provide, as is the case across the industry. Consequently, Simmons Bank has worked diligently to ensure that you are provided with excellent options to bank with us remotely. Our mobile app and online banking platforms have been recently upgraded to provide the most exceptional service possible for customers who don't have easy access to branch service or who prefer to bank remotely.

Thank you again for your thoughtful message and relationship with Simmons Bank. If you have further questions or if there is anything more we can do for you, please don't hesitate to contact our Cabot Financial Center Manager Cindy Desalvo at 501-628-5354. We value your business and hope to continue serving you.

Sincerely,

A handwritten signature in black ink that reads 'J. Franklin Shirrell'.

J. Franklin Shirrell
Chief Retail Officer
Simmons Bank

Simmons Bank,

5-5-21

I recently received a letter in the mail from you stating that the Beebe, Arkansas, branch of Simmons Bank would be closing. This is very disappointing. I have been using Simmons bank for over twenty years. You addressed your letter as "Dear Valued Customer." I don't feel very valued right now. How are we supposed to continue using your bank when the closest branch will be twenty minutes away? You could at least leave an ATM for use for your "valued" customers that you claim are important. If not, we will be changing our accounts to another bank. I'm sure another bank will welcome our business. Please reconsider your closing of our Beebe branch.

Sincerely,
Janet Allen

A handwritten signature in blue ink that reads "Janet Allen". The signature is written in a cursive style with a large initial "J" and a long, sweeping underline.



June 3, 2021

Ms. Janet K. Allen
555 Davidson Road
Beebe, Arkansas 72012

Dear Ms. Allen,

Thank you very much for your feedback regarding the closure of our Beebe branch and for your 20-year relationship with Simmons Bank. We sincerely regret any issues that this branch closing may cause for you. An associate will soon be reaching out to help address your concerns.

In making the difficult decision to close our Beebe location, we carefully evaluated our service network looking at many factors. While these decisions are never easy, we assure you that we will continue to do all we can to provide quality customer service to our affected customers.

To that end, many of our customers continue to take advantage of the convenience that our online and digital channels provide, as is the case across the industry. Consequently, Simmons Bank has worked diligently to ensure that you are provided with excellent options to bank with us remotely. Our mobile app and online banking platforms have been recently upgraded to provide the most exceptional service possible for customers who don't have easy access to branch service or who prefer to bank remotely.

Thank you again for your message and relationship with Simmons Bank. If you have further questions or if there is anything more, we can do for you, please don't hesitate to contact our Cabot Financial Center Manager Cindy Desalvo at 501-628-5354. We deeply value your business and hope to continue serving you.

Sincerely,

A handwritten signature in black ink that reads 'J. Franklin Shirrell'.

J. Franklin Shirrell
Chief Retail Officer
Simmons Bank

To President of Simmons First July 20, 2020

I am writing to appeal to you about the closing of Simmons First in Strong, Va.

The people of Strong have always had a bank. We are a small town with very few amenities. We have to drive anywhere from 20 to 30 miles one way to get to a Grocery, Pharmacy, Dept Store and everything we need.

We need to have our bank to keep from driving these miles just to make bank functions. We are a small community, but you have banks in other small towns.

Please consider how inconvenient this will be for surrounding communities and citizens of Strong.

Sincerely
Mewin & Rhonda Bagwell