



# CONVERSION CHECKLIST

## A STEP-BY-STEP GUIDE TO YOUR BANKING TRANSITION

As you transition to a Simmons Bank customer – and as we transfer your accounts – there are some key dates and details to remember. Your transition to Simmons Bank will be official on **Feb. 18, 2020**.

<b>YOUR DEDICATED SERVICE ADVISOR (DSA)</b>	After conversion, you will have an assigned dedicated service advisor to work with for all your Treasury service needs. You will receive an email in the weeks following <b>Feb. 18</b> with their name and direct contact information. Until that time, please email <a href="mailto:treasurymanagement@simmonsbank.com">treasurymanagement@simmonsbank.com</a> or contact our Treasury Management Customer Service team at <b>1-800-551-4471</b> with any questions.
<b>TREASURY MANAGEMENT TRANSITION SITE</b>	The best way to stay informed about your transition to Simmons Bank is to regularly visit <a href="https://simmonsbank.com/tmwelcome">simmonsbank.com/tmwelcome</a> . Occasionally, dates and information may change during a conversion. This page will be updated throughout the process and provide you with the most up-to-date information you need to ensure a smooth transition.
<b>PRODUCT TRAINING RESOURCES</b>	Online training webinars will be offered several times leading up to the conversion. To register for one of these webinars, please visit <a href="https://simmonsbank.com/tmwelcome">simmonsbank.com/tmwelcome</a> . A printed User Guide will also be provided to you. Additional resources, including training videos and Quick Reference Guides, are available at <a href="https://simmonsbank.com/tmresources">simmonsbank.com/tmresources</a> .
<b>ONLINE BANKING</b>	You will be unable to access online banking over conversion weekend beginning on <b>Friday, Feb. 14 at 2 p.m. CDT</b> . Access will be restored at <b>8 a.m. CDT on Tuesday, Feb. 18</b> . You will receive an email communication from <a href="mailto:treasurymanagement@simmonsbank.com">treasurymanagement@simmonsbank.com</a> with your login information and from <a href="mailto:noreply@simmonsbank.com">noreply@simmonsbank.com</a> with your initial login link.
<b>ACH ORIGATION</b>	The last day to originate ACH transactions will be <b>Thursday, Feb. 13</b> . Please plan ahead for any transactions with an effective date of <b>Feb. 14</b> or <b>Feb. 18</b> by initiating these transactions prior to <b>5 p.m. CDT on Thursday, Feb. 13</b> .
<b>ONLINE BANKING NOTIFICATIONS</b>	After your initial login please click the arrow next to your username and select "Notification Setup" to confirm enrollment and set notification preferences.
<b>SIMMONS TREASURY MANAGEMENT APP</b>	Access balances, transfer funds, approve wires and ACH payments, and decision Positive Pay exceptions using your smartphone with the Simmons Treasury Management mobile application - available for Apple®, Samsung® and Android® devices. This app will give you quick access to your accounts anywhere you go, 24 hours a day, 7 days a week.

<b>WIRES</b>	Incoming wires using Landmark’s routing number will continue to route to Simmons for 30 days. However, we strongly encourage you to update all wires to Simmons’ routing number (082900432) beginning <b>Feb. 18</b> . This will prevent any issues with entities not recognizing Landmark’s routing number and therefore declining those wires.
<b>STATEMENTS</b>	Prior to conversion, we recommend downloading and saving eStatements from Landmark’s online banking system, as eStatements will not immediately transition to Simmons Bank.  You will receive two statements for February: one ending <b>Feb. 14</b> and one ending <b>Feb. 29</b> .
<b>REMOTE DEPOSITS</b>	Remote deposit scanners must be installed on the Simmons Bank platform by <b>Feb. 18</b> to avoid a service disruption. You will be contacted to schedule this installation no later than <b>Feb. 10</b> . Your last Remote Deposit on the Landmark Bank platform will need to be made before <b>2 p.m. CDT on Feb. 14</b> . If you have any questions, please contact your banker.
<b>DUPLICATE ACCOUNTS</b>	If your account number has changed you will be notified by your banker or Treasury Management Customer Service with further instructions. You will also receive information via mail from Deluxe, our preferred check supplier.
<b>ADMINISTRATION</b>	Simmons Bank requires self-administration for Treasury Management Services. For online banking, any users with administrative permissions in the Landmark online banking system will be given administrative permissions in the Simmons online banking system. All administrators will need to check their users’ permissions post-conversion and contact <a href="mailto:treasurymanagement@simmonsbank.com">treasurymanagement@simmonsbank.com</a> or our Treasury Management Customer Service team at <b>1-800-551-4471</b> with any changes or questions.
<b>SIMMONS BANK</b>	Beginning <b>Feb. 18</b> , Landmark Bank locations will open as Simmons Bank.

## PRODUCT COMPARISON

This chart demonstrates the differences between Landmark Bank and Simmons Bank Treasury Management products and services.

	<b>TODAY</b>	<b>AFTER FEB. 18, 2020</b>
<b>ROUTING NUMBER</b>	081500862	082900432
<b>ONLINE BANKING</b>	<ul style="list-style-type: none"> <li>• 18 months of transaction history</li> <li>• Same-day intra-bank transfer cutoff is 12 a.m.</li> <li>• Notifications for actions taken (ACH initiated, wire submitted for approval, etc.) and alerts for account activity (balance threshold met, credit posted, etc.)</li> <li>• IP restrict and time restrict not available</li> </ul>	<ul style="list-style-type: none"> <li>• 12 months of transaction history</li> <li>• Same-day intra-bank transfer cutoff is 8 p.m.</li> <li>• Notifications for actions taken (ACH initiated, wire submitted for approval, etc.)</li> <li>• User access can be restricted by IP</li> <li>• User access can be restricted by day and time</li> </ul>

	<b>TODAY</b>	<b>AFTER FEB. 18, 2020</b>
<b>INFORMATION REPORTING</b>	<ul style="list-style-type: none"> <li>• Manual entry items can be added</li> <li>• Subtotal by transaction group or account</li> <li>• Transaction activity and balances shown on same report</li> <li>• Custom file export definitions can be created by user</li> <li>• Export formats available: spreadsheet (CSV), Microsoft Money, Personal Finance (QIF), QuickBooks (QBO), Quicken (QFX), PDF and BAI</li> </ul>	<ul style="list-style-type: none"> <li>• Reporting shows posted and memo-posted items only</li> <li>• Subtotal by account</li> <li>• Transaction activity and balances are separate reports</li> <li>• File export options are standard</li> <li>• Export formats available: Open Financial Exchange (OFX), spreadsheet (CSV), PDF and BAI</li> </ul>
<b>ACH</b>	<ul style="list-style-type: none"> <li>• Cutoff is 5 p.m.</li> <li>• Same-day cutoff at 12 p.m.</li> <li>• Creation methods: manual entry, NACHA upload and templates</li> <li>• Debit entries are hard-posted at initiation processing</li> </ul>	<ul style="list-style-type: none"> <li>• Cutoff is 6 p.m.</li> <li>• Same-day cutoff at 12 p.m.</li> <li>• Creation methods: manual entry, NACHA upload, templates and recipient list</li> <li>• Debit entries are memo-posted when initiated</li> </ul>
<b>REMOTE DEPOSIT</b>	<ul style="list-style-type: none"> <li>• Cutoff is 5 p.m.</li> <li>• Deposits do not post until nightly processing</li> <li>• User can edit MICR and check information</li> <li>• Deposit confirmation emails are not sent</li> <li>• Self-administration not available</li> </ul>	<ul style="list-style-type: none"> <li>• Cutoff is 6 p.m.</li> <li>• Deposits memo-posted throughout the day</li> <li>• Two options available: <ul style="list-style-type: none"> <li>• Remote Deposit Complete: all check corrections and balancing handled for you, cannot edit MICR or check information</li> <li>• Remote Deposit Now: user must perform any corrections and balancing, can edit MICR and check information</li> </ul> </li> <li>• Deposit confirmation emails sent</li> <li>• Self-administration required</li> </ul>
<b>DOMESTIC WIRE</b>	<ul style="list-style-type: none"> <li>• Online wire cutoff is 4 p.m.</li> <li>• Wires templates available</li> <li>• Import option available</li> <li>• Wires can be initiated via phone, fax, branch or online</li> </ul>	<ul style="list-style-type: none"> <li>• Online wire cutoff is 4:30 p.m.</li> <li>• Wire templates and wire beneficiaries available</li> <li>• Import option is not available</li> <li>• Wires can be initiated via branch or online</li> </ul>
<b>INTERNATIONAL WIRE</b>	<ul style="list-style-type: none"> <li>• Cutoff is 4 p.m.</li> <li>• Can send in USD</li> <li>• Templates available</li> </ul>	<ul style="list-style-type: none"> <li>• Cutoff is 3 p.m.</li> <li>• Can send in USD or foreign currency</li> <li>• International beneficiaries available</li> <li>• Rate quote provided at time of initiation</li> </ul>

	<b>TODAY</b>	<b>AFTER FEB. 18, 2020</b>
<b>POSITIVE PAY</b>	<ul style="list-style-type: none"> <li>• Decision cutoff is 12 p.m.</li> <li>• Most check issue files do not require manipulation prior to upload</li> <li>• One check issue file may be imported for multiple accounts</li> <li>• Callback provided for items not decided by cutoff</li> <li>• Reminder email sent if items are not decided prior to cutoff</li> <li>• Reporting available for outstanding, stale, issued and decided items</li> </ul>	<ul style="list-style-type: none"> <li>• Decision cutoff is 12 p.m.</li> <li>• Some check issue files may require manipulation prior to upload if they contain header or summary data</li> <li>• A separate check issue file must be imported for each account</li> <li>• Items not decided by deadline will be returned</li> <li>• Reminder email not provided</li> <li>• Reporting available for current exceptions and decided items</li> </ul>
<b>SWEEPS</b>	<ul style="list-style-type: none"> <li>• ICS Promontory Sweep - access to Promontory website via single sign-on to see balances and transactions</li> </ul>	<ul style="list-style-type: none"> <li>• ICS Promontory Sweep - interest is memo-posted daily to view-only account in online banking. Access Promontory website separately.</li> </ul>
<b>SERVICE CHARGE</b>	<ul style="list-style-type: none"> <li>• Account charges occur on various days depending on statement cycle and are charged in arrears</li> </ul>	<ul style="list-style-type: none"> <li>• Account charges occur on the 5th and are charged in arrears</li> </ul>
<b>AUTHENTICATION METHODS</b>	<ul style="list-style-type: none"> <li>• Authentication is required at login unless PC is recognized</li> <li>• Authentication required for any action where funds leave the bank</li> </ul>	<ul style="list-style-type: none"> <li>• Authentication is not available at login</li> <li>• Authentication is required for any action where funds leave the bank. Additional levels of actions requiring authentication available.</li> <li>• Token authentication available upon request</li> <li>• Token can be a physical token or via a smartphone app</li> </ul>
<b>STATEMENTS</b>	<ul style="list-style-type: none"> <li>• eStatements available</li> </ul>	<ul style="list-style-type: none"> <li>• eStatements not immediately available after conversion</li> <li>• eStatements will be stored for 18 months</li> <li>• Paper statements available</li> <li>• Account Analysis statements available online under Statements and Notices</li> </ul>

For questions, contact Treasury Management Customer Service at **1-800-551-4471** or [treasurymanagement@simmonsbank.com](mailto:treasurymanagement@simmonsbank.com).



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