

Welcome to the family.

Your Spirit of Texas Bank account will transition to Simmons Bank effective April 11, 2022.

simmonsbank.com/welcome



Welcome from all of us at Simmons Bank

Since our 1903 founding as a community bank, Simmons Bank has been dedicated to helping our customers turn their financial dreams into reality. As you join us from Spirit of Texas Bank, we want you to know how honored we are to extend this commitment to you.

True to our community bank heritage, we put relationships at the center of all we do. We firmly believe that we are **Better Together** because this relationship creates an even better experience for you. Together, we will be a stronger organization with more choices to meet your financial needs.

There are many caring and committed individuals working diligently to make your transition as smooth as possible. It's this attention to customer service and personal touch that's helped us grow over the years from a one-branch operation into a bank with approximately 200 locations. Or, as we like to say, a bank large enough to provide the products and expertise you need, but small enough to provide the thoughtful, personal service you deserve.

On behalf of the 2,800 people who work hard every day to make Simmons Bank the bank you will be proud to call your own, we say, "Welcome to more!"

Sincerely,

George A. Makris, Jr.
Chairman and CEO
Simmons First National Corporation

Dean Bass
Chairman, President and CEO
Spirit of Texas Bancshares, Inc.

What to expect when

A step-by-step guide to your smooth banking transition

As you transition to a Simmons Bank customer—and as we transfer your accounts—there are some key dates to remember. We're here to help you through this process. Your transition to Simmons Bank will be official on **Monday, April 11, 2022**. The bank will be closed Saturday, April 9, and Sunday, April 10, in connection with the conversion.

Through Friday, April 8, 2022, please continue to contact Spirit of Texas Bank Customer Service at **1.877.302.1836**, Monday through Friday, 8 a.m. to 5 p.m. CT, with any questions about your account.

Beginning Monday, April 11, 2022, please contact Simmons Bank regarding any account questions by calling your local branch or our Customer Service at **1.866.246.2400**, Monday through Friday, 7:30 a.m. to 6 p.m. CT, and Saturday, 8 a.m. to noon CT, or visit simmonsbank.com/contact.

As soon as possible: Review this welcome book for important information about the transition of your account(s).

Friday, April 1, 2022

If applicable, you will receive an email containing login information and instructions for Simmons Bank Online and Mobile Banking by April 1. (See page 6 for further details.)

Additionally, you will receive a new debit card in the mail by April 1.

If you have not received your Simmons Bank debit card by April 1, please call **1.866.246.2400**. (See page 4 for further details.)

Wednesday, April 6, 2022

Most customers' account numbers will stay the same. Should yours change, you will receive your new account number in the mail by April 6. (See page 4 for further details.)

Friday, April 8, 2022

Spirit of Texas Bank's online banking will be in view-only mode starting on April 8 at 6 p.m. CT. Your profile will be converted and available on Simmons Bank Online and Mobile Banking by 8 a.m. CT Monday, April 11.

Sunday, April 10, 2022

Begin using your Simmons Bank debit card; your Spirit of Texas Bank debit card is now discontinued.

Monday, April 11, 2022

Your transition to Simmons Bank is complete.

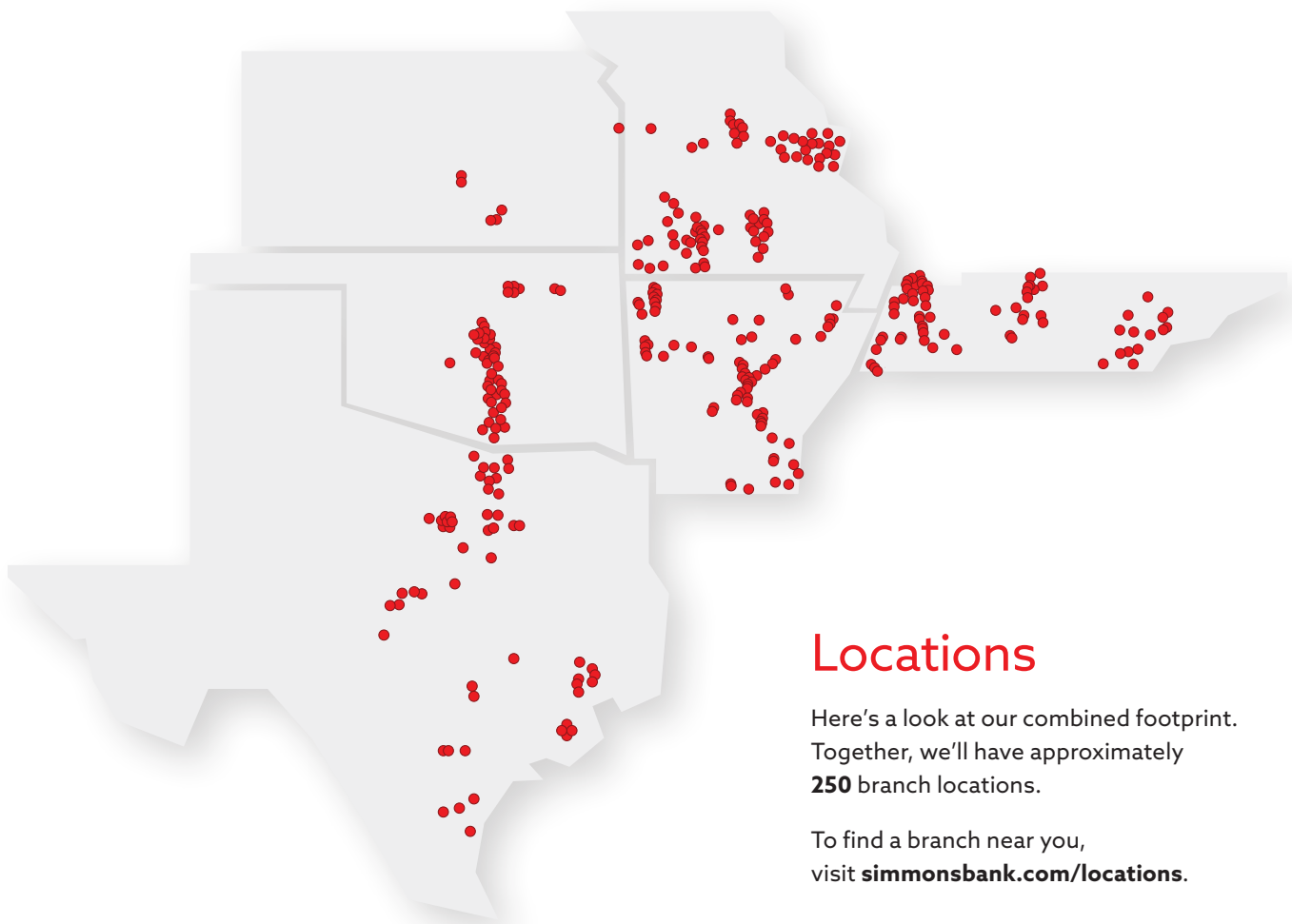
If you received a new account number, begin using your new Simmons Bank checks.

Sign in to your new Simmons Bank Online and Mobile Banking account. Review scheduled bill payments and transfers to ensure recurring items have transferred properly.



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Locations

Here's a look at our combined footprint. Together, we'll have approximately **250** branch locations.

To find a branch near you, visit simmonsbank.com/locations.



The Simmons Bank story

Our story began 119 years ago
in Pine Bluff, Arkansas

On March 23, 1903, a local physician-turned-bank president, Dr. John Franklin Simmons, along with a handful of employees, first opened the doors to what was then called Simmons National Bank. Backed by a group of highly regarded business and community leaders dedicated to promoting economic growth and prosperity for their community, Simmons National Bank had the distinction of being the first commercial bank in the area with a federal charter designating it as a national bank. At the close of business on that first day, deposits totaled \$3,338.22—a respectable start.

Since then, the company has grown steadily, but our mission remains true to the philosophy of our founder—to place customers' needs at the forefront of all we do. We are deeply committed to providing customers with the warmth, friendliness and one-on-one service you expect of a neighborhood bank while offering the range of products and services you expect of a larger bank, from personal and business banking to a renowned low-rate credit card.

We live for the moments when our customers realize their dreams are no longer just dreams—that they'll be able to send their children to college, open a new business or retire earlier than they previously thought. We're proud to say it's something we've been helping our customers achieve since 1903. And it's something we can do for you!

Q&A

Important information about your account conversion

Q Are there differences between Spirit of Texas Bank and Simmons Bank products?

A While there are some differences in our products, Spirit of Texas Bank and Simmons Bank have worked hard to ensure that we continue to meet all of your banking needs. Your Spirit of Texas Bank account will remain unchanged until April 8, at which time it will convert to a Simmons Bank account type that it most closely matches. You can review the Simmons Bank account type to which your account will convert on pages 8-27 for personal accounts and pages 36-56 for business accounts. Please keep in mind that you can always change your account to another account type after conversion if you'd like.

To locate your Spirit of Texas Bank current account name, please reference the paper statement or eStatement for your checking, savings or money market account(s).

Q Will I keep my current account number(s)?

A For most customers, account numbers will remain the same. **While your old routing number will continue to work, please use 082900432 for any new transactions once the bank conversion is complete.** Should your account number(s) change, you will receive new checks before conversion with a date to start using them. See more details on checks below.

Q Can I use my Spirit of Texas Bank checks after conversion?

A If your account number does not change, yes, please continue using your Spirit of Texas Bank checks after conversion. When you order new checks, please contact Simmons Bank.

If your account number does change, you will soon receive a pack of Simmons Bank checks (along with details on how to receive a \$35 discount off your first personal check order and \$100 off your first business check order). You should begin using the Simmons Bank checks after conversion, at which time you should discontinue use of your Spirit of Texas Bank checks.

Q Can I still use my Spirit of Texas Bank debit card?

A You can continue using your Spirit of Texas Bank debit card now through Sunday, April 10. You will receive a Simmons Bank debit card by April 1. Please activate the card as soon as you receive it and begin using your new Simmons Bank debit card on Sunday, April 10. Remember to update any automatic drafts and bill pays that are linked to your debit card. If you don't receive a new debit card by April 1, please contact Simmons Bank customer service at **1.866.246.2400**.

Q Does Simmons Bank offer overdraft protection?

A Yes, subject to qualification, Simmons Bank offers an overdraft protection plan for automatic bill payments, checks and other transactions made using your checking account number. For consumer accounts, we do not authorize and pay overdrafts for ATM transactions and everyday point-of-sale debit card transactions unless you have opted in to have these transactions covered. Overdraft protection is not available with all accounts.

More information on our overdraft privilege feature can be found on page 34 of the disclosure booklet.

Q What fees will I be charged if Simmons Bank pays my overdraft?

A We will charge you a \$36 fee each time we pay an overdraft and may charge up to \$216 daily for personal accounts and \$288 for business accounts for paid overdraft items. Please see the Schedule of Fees and Charges and the Overdraft Protection information in the enclosed disclosure booklet for additional information.



Q Which ATMs should I use during the transition?

A You can continue to use your Spirit of Texas Bank card at Spirit of Texas Bank ATMs and at Allpoint® network ATMs for surcharge-free withdrawals through Saturday, April 9. Spirit of Texas Bank ATMs will be periodically unavailable during the transition. We will bring these ATMs back online as Simmons Bank ATMs as early as possible. Beginning on Sunday, April 10, you should begin using your new Simmons Bank card at any Simmons Bank ATM. You will have access to any of the 37,000+ MoneyPass® ATMs for surcharge-free withdrawals. There is, however, a \$2 fee associated with the use of a non-Simmons Bank ATM.

Visit simmonsbank.com/locations for Simmons Bank ATM locations and moneypass.com/atm-locator for MoneyPass ATM locations.

Q Do I need to change my direct deposits and automatic drafts?

A If you currently have direct deposits and/or automatic drafts, such as ACH transfers, set up with your Spirit of Texas Bank account, you don't need to do anything. We'll transfer these for you and update your information with the sender. In rare instances, the sender may require your approval, in which case, we will notify you.

Q Can I still use my Spirit of Texas Bank credit card(s)?

A Yes, your Spirit of Texas Bank credit card is issued by TIB (The Independent Bankersbank) on behalf of Spirit of Texas Bank and will continue to be supported by TIB. **Please note:** Simmons Bank is unable to support credit cards issued through TIB.

Please visit cardaccount.net or email tibcustomerservice@tib.bank to manage your TIB card. At the time of card expiration or reissue, you may get a generic branded card in the mail from TIB. If you have questions, please contact TIB Customer Service at **1.800.367.7576**.

Q What will happen to my safe deposit box?

A If you have a safe deposit box, beginning April 9, it will be governed by the Texas safe deposit box lease in the enclosed disclosure booklet.

Q Do you report consumer loans to credit reporting agencies?

A Yes, we report consumer loans to TransUnion, Equifax and Experian.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Q Do you have paper statement fees?

A eStatements are free if you are enrolled. We are waiving paper statement fees on applicable accounts through July 2022. If not already enrolled in eStatements, we encourage you to sign up through Simmons Bank Online and Mobile Banking after conversion.

Online, mobile and telephone banking

Q What will happen to the Spirit of Texas Bank website?

A On April 11, the Spirit of Texas Bank website will redirect to the Simmons Bank homepage at simmonsbank.com.

Q Will my online banking login ID and password change?

A For most customers, your online banking login ID and password will remain the same. Should your login ID change, you will be notified by email. You will receive an online banking email by April 1 with information from support@simmonsbank.com about your new Simmons Bank digital profile.

Q How do I access my services, such as online banking?

A Visit simmonsbank.com. On the desktop version, you can either select "LOGIN" from the top right or use the login fields on the homepage. Select the type of account you would like to access to start the login process. Please remember that your Spirit of Texas Bank online banking profile will not be able to perform transactions starting April 8 at 6 p.m. CT.

You can begin accessing Simmons Bank Online and Mobile Banking by 8 a.m. CT on April 11.

Q Will I need to register for online banking or eStatements?

A If you currently have eStatements or online banking, you will not need to re-enroll. If you are not currently enrolled in online banking, you may enroll by clicking “Don’t have a User ID? Enroll in Online & Mobile Banking” on simmonsbank.com beginning April 11. **Please note:** Certain Simmons Bank accounts charge paper statement fees that can be avoided by enrolling in eStatements. You can sign up for eStatements in Simmons Bank Online and Mobile Banking.

Q Will I need to download a new mobile banking app for my phone?

A Yes. Please visit the Apple® App Store and/or Google Play™, and download the new Simmons Bank app for your Apple or Android™ smartphone and/or tablet to utilize all your new and improved mobile services. **Please note:** You won’t have access to Simmons Bank Online and Mobile Banking until Monday, April 11.



Make sure to download our highly rated mobile app. This will give you easy, on-the-go access to your account. Open the camera on your phone and hold it over the QR code for a quick app download link.

Q Will my current bill pay vendors automatically convert to the Simmons Bank Bill Pay?

A All of your existing payee information will transfer to the Simmons Bank system. Please review your bill pay details after conversion to ensure everything has transferred correctly.

Q Will I be able to continue to make loan payments through the Spirit of Texas Bank Payment Portal?

A No, we accept payments through Simmons Bank Online Banking, automatic drafts and physical payments through the mail and in branch. Please contact your assigned banker if you need to set up a new payment method.

Q Does Simmons Bank have telephone banking?

A You will have full access to Simmons Bank telephone banking beginning April 11 at 8 a.m. CT. Please make note of the new toll-free number: **1.877.245.1234**. If you currently use telephone banking with Spirit of Texas Bank you will continue to use your existing Personal Identification Number (PIN) to access Simmons Bank telephone banking. If this is your first time calling telephone banking, you will be prompted to set up a Personal Identification Number (PIN). Be prepared to enter your bank account number, as well as your Social Security number, using a touch-tone phone.

Tip

Please plan ahead as you will be able to view your Spirit of Texas Bank online banking profile but will not be able to perform transactions starting April 8 at 6 p.m. CT.

Personal banking solutions

Account transition

This chart shows a side-by-side main feature comparison of the Spirit of Texas Bank product and the corresponding Simmons Bank product to which it will transition at conversion.

Please note: Not all account features are listed, as the chart's purpose is to show a comparison of the main features between the two products. See the "Understanding your Simmons Bank deposit account" disclosure booklet that is included in this welcome packet for the full terms and conditions.

Please refer to the charts below and on the following pages to see what type of account(s) you will transition to at Simmons Bank. You can find your current Spirit of Texas Bank account name on your statement. If you are interested in changing your account type **after the conversion on April 11** or have further questions about our personal banking solutions, please visit your nearest branch or contact Customer Service at **1.866.246.2400**.

For more information, visit simmonsbank.com/contact.

Current Account Name	Current Account Features	New Account Name	New Account Features
eLite Checking	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements; \$8 paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Simply Checking	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$3 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>

¹ You can sign up for eStatements in Simmons Bank Online and Mobile Banking.

² Please see the Schedule of Fees and Charges and the Overdraft Protection information in the enclosed disclosure booklet for additional information.

Current Account Name	Current Account Features	New Account Name	New Account Features
Free Checking	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Simply Checking	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$3 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>

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2 Please see the Schedule of Fees and Charges and the Overdraft Protection information in the enclosed disclosure booklet for additional information.

Current Account Name	Current Account Features	New Account Name	New Account Features
Reconnect Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By N/A</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Simply Checking	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$3 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>

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Current Account Name	Current Account Features	New Account Name	New Account Features
Individual Checking	<p>Monthly Service Charge \$8</p> <p>Avoid Service Charge By Maintain \$500 minimum daily balance</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Classic Checking	<p>Monthly Service Charge \$6</p> <p>Avoid Service Charge By Waived if a \$500 minimum daily or \$1,000 average monthly balance is met</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$3 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>

1 You can sign up for eStatements in Simmons Bank Online and Mobile Banking.

2 Please see the Schedule of Fees and Charges and the Overdraft Protection information in the enclosed disclosure booklet for additional information.

Current Account Name	Current Account Features	New Account Name	New Account Features
Star Checking	<p>Monthly Service Charge \$7</p> <p>Avoid Service Charge By Maintain \$50,000 combined qualifying primary balances</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Classic Checking	<p>Monthly Service Charge \$6</p> <p>Avoid Service Charge By Waived if a \$500 minimum daily or \$1,000 average monthly balance is met</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$3 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>

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Current Account Name	Current Account Features	New Account Name	New Account Features
Golden Star Checking	<p>Monthly Service Charge \$3</p> <p>Avoid Service Charge By Maintain \$50,000 combined qualifying primary balances</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Classic Checking	<p>Monthly Service Charge \$6</p> <p>Avoid Service Charge By Waived if a \$500 minimum daily or \$1,000 average monthly balance is met</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$3 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>

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Current Account Name	Current Account Features	New Account Name	New Account Features												
Heritage Checking	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Single rate of interest at 0.20% compounded daily and paid monthly</p> <p>Minimum Balance to Earn APY \$500</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Interest Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and paid monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.01%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free monthly eStatements (if enrolled); \$3 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p> <p>Checks Free Simmons Bank standard checks</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.01%	\$10,000-\$24,999.99	0.01%	\$25,000-\$49,999.99	0.01%	\$50,000-\$99,999.99	0.01%	\$100,000 and above	0.01%
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1 Annual percentage yield (APY) is effective as of February 11, 2022. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate and annual percentage yield on your account at any time.

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Liberty Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate compounded daily and paid monthly</p> <table border="1"> <tr> <td>\$1,000-\$9,999</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999</td> <td>0.08%</td> </tr> <tr> <td>\$25,000-\$49,999</td> <td>0.10%</td> </tr> <tr> <td>\$50,000-\$99,999</td> <td>0.13%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.15%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	\$1,000-\$9,999	0.05%	\$10,000-\$24,999	0.08%	\$25,000-\$49,999	0.10%	\$50,000-\$99,999	0.13%	\$100,000 and above	0.15%	Interest Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and paid monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.01%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free monthly eStatements (if enrolled); \$3 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p> <p>Checks Free Simmons Bank standard checks</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.01%	\$10,000-\$24,999.99	0.01%	\$25,000-\$49,999.99	0.01%	\$50,000-\$99,999.99	0.01%	\$100,000 and above	0.01%
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Current Account Name	Current Account Features	New Account Name	New Account Features																
eLite Interest Checking	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Marginal rate of interest compounded daily and paid monthly</p> <table border="0"> <tr> <td>\$0-\$19,999</td> <td>0.50%</td> </tr> <tr> <td>\$20,000 and above</td> <td>0.05%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements or \$8 paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	\$0-\$19,999	0.50%	\$20,000 and above	0.05%	Interest Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and paid monthly¹</p> <table border="0"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.01%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free monthly eStatements (if enrolled); \$3 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p> <p>Checks Free Simmons Bank standard checks</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.01%	\$10,000-\$24,999.99	0.01%	\$25,000-\$49,999.99	0.01%	\$50,000-\$99,999.99	0.01%	\$100,000 and above	0.01%
\$0-\$19,999	0.50%																		
\$20,000 and above	0.05%																		
\$0-\$2,499.99	0.01%																		
\$2,500-\$9,999.99	0.01%																		
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\$25,000-\$49,999.99	0.01%																		
\$50,000-\$99,999.99	0.01%																		
\$100,000 and above	0.01%																		

1 Annual percentage yield (APY) is effective as of February 11, 2022. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate and annual percentage yield on your account at any time.

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3 Please see the Schedule of Fees and Charges and the Overdraft Protection information in the enclosed disclosure booklet for additional information.

Current Account Name	Current Account Features	New Account Name	New Account Features																						
Star Preferred Interest	<p>Monthly Service Charge \$8</p> <p>Avoid Service Charge By Maintain \$50,000 combined qualifying primary balances</p> <p>Interest Rate and APY Tiered interest rate compounded daily and paid monthly</p> <table border="1"> <tr> <td>\$1,000-\$9,999</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999</td> <td>0.08%</td> </tr> <tr> <td>\$25,000-\$49,999</td> <td>0.10%</td> </tr> <tr> <td>\$50,000-\$99,999</td> <td>0.13%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.15%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	\$1,000-\$9,999	0.05%	\$10,000-\$24,999	0.08%	\$25,000-\$49,999	0.10%	\$50,000-\$99,999	0.13%	\$100,000 and above	0.15%	Interest Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and paid monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.01%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free monthly eStatements (if enrolled); \$3 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p> <p>Checks Free Simmons Bank standard checks</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.01%	\$10,000-\$24,999.99	0.01%	\$25,000-\$49,999.99	0.01%	\$50,000-\$99,999.99	0.01%	\$100,000 and above	0.01%
\$1,000-\$9,999	0.05%																								
\$10,000-\$24,999	0.08%																								
\$25,000-\$49,999	0.10%																								
\$50,000-\$99,999	0.13%																								
\$100,000 and above	0.15%																								
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Current Account Name	Current Account Features	New Account Name	New Account Features																						
Golden Star Interest Checking	<p>Monthly Service Charge \$4</p> <p>Avoid Service Charge By Maintain \$50,000 combined qualifying primary balances</p> <p>Minimum Daily Balance Charge \$10</p> <p>Avoid Minimum Daily Balance Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate compounded daily and paid monthly</p> <table border="1"> <tr> <td>\$1,000-\$9,999</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999</td> <td>0.08%</td> </tr> <tr> <td>\$25,000-\$49,999</td> <td>0.10%</td> </tr> <tr> <td>\$50,000-\$99,999</td> <td>0.13%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.15%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements or \$8 paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	\$1,000-\$9,999	0.05%	\$10,000-\$24,999	0.08%	\$25,000-\$49,999	0.10%	\$50,000-\$99,999	0.13%	\$100,000 and above	0.15%	Interest Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and paid monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.01%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free monthly eStatements (if enrolled); \$3 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p> <p>Checks Free Simmons Bank standard checks</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.01%	\$10,000-\$24,999.99	0.01%	\$25,000-\$49,999.99	0.01%	\$50,000-\$99,999.99	0.01%	\$100,000 and above	0.01%
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Current Account Name	Current Account Features	New Account Name	New Account Features																						
Star Interest Checking	<p>Monthly Service Charge \$8</p> <p>Avoid Service Charge By Maintain \$50,000 combined qualifying primary balances</p> <p>Minimum Daily Balance Charge \$10</p> <p>Avoid Minimum Daily Balance Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate compounded daily and paid monthly</p> <table border="1"> <tr> <td>\$1,000-\$9,999</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999</td> <td>0.08%</td> </tr> <tr> <td>\$25,000-\$49,999</td> <td>0.10%</td> </tr> <tr> <td>\$50,000-\$99,999</td> <td>0.13%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.15%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Up to \$300</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	\$1,000-\$9,999	0.05%	\$10,000-\$24,999	0.08%	\$25,000-\$49,999	0.10%	\$50,000-\$99,999	0.13%	\$100,000 and above	0.15%	Interest Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and paid monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.01%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free monthly eStatements (if enrolled); \$3 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p> <p>Checks Free Simmons Bank standard checks</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.01%	\$10,000-\$24,999.99	0.01%	\$25,000-\$49,999.99	0.01%	\$50,000-\$99,999.99	0.01%	\$100,000 and above	0.01%
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Current Account Name	Current Account Features	New Account Name	New Account Features												
NOW Account	<p>Monthly Service Charge \$7.50</p> <p>Avoid Service Charge By Maintain \$750 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded daily and paid monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed No limit</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Interest Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and paid monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.01%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free monthly eStatements (if enrolled); \$3 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p> <p>Checks Free Simmons Bank standard checks</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.01%	\$10,000-\$24,999.99	0.01%	\$25,000-\$49,999.99	0.01%	\$50,000-\$99,999.99	0.01%	\$100,000 and above	0.01%
\$0-\$2,499.99	0.01%														
\$2,500-\$9,999.99	0.01%														
\$10,000-\$24,999.99	0.01%														
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Current Account Name	Current Account Features	New Account Name	New Account Features												
Spirit Savings	<p>Monthly Service Charge \$3</p> <p>Avoid Service Charge By Maintain \$100 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded daily and credited monthly</p> <p>Minimum Balance to Earn APY \$100</p> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	Simply Savings	<p>Monthly Service Charge \$5</p> <p>Avoid Service Charge By Maintain \$100 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and paid quarterly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.02%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.02%</td> </tr> </table> <p>Statements Free quarterly eStatements (if enrolled); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.02%	\$2,500-\$9,999.99	0.02%	\$10,000-\$24,999.99	0.02%	\$25,000-\$49,999.99	0.02%	\$50,000-\$99,999.99	0.02%	\$100,000 and above	0.02%
\$0-\$2,499.99	0.02%														
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Current Account Name	Current Account Features	New Account Name	New Account Features																										
Spirit Money Market	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered rate of interest compounded daily and credited monthly</p> <table border="1"> <tr> <td>\$2,500-\$9,999</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999</td> <td>0.10%</td> </tr> <tr> <td>\$25,000-\$99,999</td> <td>0.12%</td> </tr> <tr> <td>\$100,000-\$249,999</td> <td>0.15%</td> </tr> <tr> <td>\$250,000-\$499,999</td> <td>0.15%</td> </tr> <tr> <td>\$500,000-\$999,999</td> <td>0.20%</td> </tr> <tr> <td>\$1,000,000 and above</td> <td>0.20%</td> </tr> </table> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	\$2,500-\$9,999	0.05%	\$10,000-\$24,999	0.10%	\$25,000-\$99,999	0.12%	\$100,000-\$249,999	0.15%	\$250,000-\$499,999	0.15%	\$500,000-\$999,999	0.20%	\$1,000,000 and above	0.20%	Money Market Savings	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.05%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.03%	\$10,000-\$24,999.99	0.03%	\$25,000-\$49,999.99	0.03%	\$50,000-\$99,999.99	0.05%	\$100,000 and above	0.05%
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Current Account Name	Current Account Features	New Account Name	New Account Features												
Investors Account	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded daily and credited monthly</p> <p>Minimum Balance to Earn APY \$1,000</p> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	Money Market Savings	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.05%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.03%	\$10,000-\$24,999.99	0.03%	\$25,000-\$49,999.99	0.03%	\$50,000-\$99,999.99	0.05%	\$100,000 and above	0.05%
\$0-\$2,499.99	0.01%														
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\$100,000 and above	0.05%														

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2 You can sign up for eStatements in Simmons Bank Online and Mobile Banking.

Current Account Name	Current Account Features	New Account Name	New Account Features												
Special Investors	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$5,000 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded daily and credited monthly</p> <p>Minimum Balance to Earn APY \$5,000</p> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	Money Market Savings	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.05%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.03%	\$10,000-\$24,999.99	0.03%	\$25,000-\$49,999.99	0.03%	\$50,000-\$99,999.99	0.05%	\$100,000 and above	0.05%
\$0-\$2,499.99	0.01%														
\$2,500-\$9,999.99	0.03%														
\$10,000-\$24,999.99	0.03%														
\$25,000-\$49,999.99	0.03%														
\$50,000-\$99,999.99	0.05%														
\$100,000 and above	0.05%														

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Current Account Name	Current Account Features	New Account Name	New Account Features																				
Deluxe Investors	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$25,000 minimum daily balance</p> <p>Interest Rate and APY Tiered rate of interest compounded daily and credited monthly</p> <table border="1"> <tr> <td>\$25,000-\$99,999</td> <td>0.15%</td> </tr> <tr> <td>\$100,000-\$249,999</td> <td>0.15%</td> </tr> <tr> <td>\$250,000-\$499,999</td> <td>0.15%</td> </tr> <tr> <td>\$500,000 and above</td> <td>0.20%</td> </tr> </table> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	\$25,000-\$99,999	0.15%	\$100,000-\$249,999	0.15%	\$250,000-\$499,999	0.15%	\$500,000 and above	0.20%	Money Market Savings	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.05%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.03%	\$10,000-\$24,999.99	0.03%	\$25,000-\$49,999.99	0.03%	\$50,000-\$99,999.99	0.05%	\$100,000 and above	0.05%
\$25,000-\$99,999	0.15%																						
\$100,000-\$249,999	0.15%																						
\$250,000-\$499,999	0.15%																						
\$500,000 and above	0.20%																						
\$0-\$2,499.99	0.01%																						
\$2,500-\$9,999.99	0.03%																						
\$10,000-\$24,999.99	0.03%																						
\$25,000-\$49,999.99	0.03%																						
\$50,000-\$99,999.99	0.05%																						
\$100,000 and above	0.05%																						

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Current Account Name	Current Account Features	New Account Name	New Account Features												
Individual HSA	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Being Spirit of Texas Bank Employee or maintaining \$1,000 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded and paid monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection N/A</p> <p>Withdrawals Subject to HSA regulations</p> <p>Bill Payment Free</p> <p>Items Processed Subject to HSA regulations and contribution limits</p>	Health Savings Account	<p>Monthly Service Charge \$3</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.07%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.07%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.07%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.07%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.07%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.07%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$3 paper statements²</p> <p>Overdraft Protection N/A</p> <p>Withdrawals Subject to HSA regulations</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p> <p>Items Processed Subject to HSA regulations and contribution limits</p> <p>Checks Free Simmons Bank standard checks</p>	\$0-\$2,499.99	0.07%	\$2,500-\$9,999.99	0.07%	\$10,000-\$24,999.99	0.07%	\$25,000-\$49,999.99	0.07%	\$50,000-\$99,999.99	0.07%	\$100,000 and above	0.07%
\$0-\$2,499.99	0.07%														
\$2,500-\$9,999.99	0.07%														
\$10,000-\$24,999.99	0.07%														
\$25,000-\$49,999.99	0.07%														
\$50,000-\$99,999.99	0.07%														
\$100,000 and above	0.07%														

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Current Account Name	Current Account Features	New Account Name	New Account Features												
Family HSA	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Being Spirit of Texas Bank Employee or maintaining \$1,000 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded and paid monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection N/A</p> <p>Withdrawals Subject to HSA regulations</p> <p>Bill Payment Free</p> <p>Items Processed Subject to HSA regulations and contribution limits</p>	Health Savings Account	<p>Monthly Service Charge \$3</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.07%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.07%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.07%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.07%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.07%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.07%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$3 paper statements²</p> <p>Overdraft Protection N/A</p> <p>Withdrawals Subject to HSA regulations</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p> <p>Items Processed Subject to HSA regulations and contribution limits</p> <p>Checks Free Simmons Bank standard checks</p>	\$0-\$2,499.99	0.07%	\$2,500-\$9,999.99	0.07%	\$10,000-\$24,999.99	0.07%	\$25,000-\$49,999.99	0.07%	\$50,000-\$99,999.99	0.07%	\$100,000 and above	0.07%
\$0-\$2,499.99	0.07%														
\$2,500-\$9,999.99	0.07%														
\$10,000-\$24,999.99	0.07%														
\$25,000-\$49,999.99	0.07%														
\$50,000-\$99,999.99	0.07%														
\$100,000 and above	0.07%														

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2 You can sign up for eStatements in Simmons Bank Online and Mobile Banking.

Personal banking solutions

Personal checking accounts



Features and benefits of all Simmons Bank personal checking accounts

- Simmons Bank will waive paper statement fees for all applicable products for Spirit of Texas Bank customers through July 2022. Sign up for eStatements in Simmons Bank Online and Mobile Banking.
- Unlimited monthly transactions
- Simmons Bank Contactless Debit Card with EMV Chip (see page 4 for more details about debit cards)
- Simmons Bank Online and Mobile Banking¹
- Simmons Bank Bill Pay
- Free Mobile Deposit²
- Access to 200+ branches, 200+ ATMs and 37,000+ surcharge-free MoneyPass[®] ATMs nationwide

¹ Data connection required. Wireless carrier fees may apply.

² Data connection required. Wireless carrier fees may apply. Mobile deposit is available to Simmons Bank Online and Mobile Banking customers who are at least 18 years of age and have the most recent Simmons Bank App for iPhone, iPad, or Android.

Simply Checking

For those who live life on the go

Account Features

- \$50 Minimum Opening Balance
- \$0 Monthly Service Charge
- Free eStatements (if enrolled)
Paper statements are \$3 per statement cycle beginning Aug. 1, 2022

Classic Checking

Traditional checking that keeps it simple

Account Features

- \$100 Minimum Opening Balance
- \$6 Monthly Service Charge (*waived if a \$500 minimum daily or \$1,000 average monthly balance is met*)
- Free eStatements (if enrolled)
Paper statements are \$3 per statement cycle beginning Aug. 1, 2022

Prosper Checking

Get back on your financial feet (even if you keep a lower balance)

Account Features

- \$100 Minimum Opening Balance
- \$10 Monthly Service Charge or \$8 if you make one direct deposit during the statement cycle
- Free eStatements (if enrolled)
Paper statements are \$3 per statement cycle beginning Aug. 1, 2022

Affordable Advantage Checking

Enjoy all the basic transaction capabilities, while protecting yourself from overdrafts

Account Features

- \$25 Minimum Opening Balance
- \$5 Monthly Service Charge
- Free eStatements (if enrolled)
Paper statements are \$2 per statement cycle beginning Aug. 1, 2022
- A checkless account where most transactions happen with a debit card
- No overdraft charges or insufficient fund fees; overdraft services not available



Interest Checking

Checking that ensures you make money on your money

Account Features

- \$100 Minimum Opening Balance
- \$10 Monthly Service Charge
(waived if a \$1,000 minimum daily balance is met)
- Free eStatements (if enrolled)
Paper statements are \$3 per statement cycle beginning Aug. 1, 2022
- Interest earned on entire daily collected balance
- Free Simmons Bank standard checks

Coin Checking

Convenience at your fingertips

Account Features

- \$0 Minimum Opening Balance
- Up to 45 days to fund your account
- Account must be opened online
- \$0 Monthly Service Charge
- Free eStatements (if enrolled)
Paper statements are \$3 per statement cycle beginning Aug. 1, 2022



Personal banking solutions

Savings accounts



Features and benefits of all Simmons Bank personal savings accounts

Simmons Bank ATM Card
available upon request

Simmons Bank Online
and Mobile Banking¹

Access to 200+ branches,
200+ ATMs and
37,000+ MoneyPass[®]
ATMs nationwide

Simply Savings

The simple way to leverage interest to build savings

Account Features

- \$100 Minimum Opening Balance
- \$5 Monthly Service Charge (waived if a \$100 minimum daily balance is met)
- Free eStatements (if enrolled)
Paper statements are \$3 per statement cycle beginning Aug. 1, 2022
- Interest earned on entire daily balance

Simply Youth Savings

Because starting young is the best savings strategy

Account Features

- \$10 Minimum Opening Balance
- \$0 Monthly Service Charge
Until the youth's 18th birthday
- Free paper statements or eStatements
Until the youth's 18th birthday
- Interest earned on entire daily balance

Health Savings

Stay healthier—and wealthier—with this tax-advantaged account¹

Account Features

- \$100 Minimum Opening Balance
- \$3 Monthly Service Charge
- Free Simmons Bank standard checks
- Free eStatements (if enrolled)
Paper statements are \$3 per statement cycle beginning Aug. 1, 2022
- Interest earned on entire daily collected balance

Money Market Savings

The ultimate in flexibility to help you realize your dreams

Account Features

- \$100 Minimum Opening Balance
- \$10 Monthly Service Charge (waived if a \$2,500 daily minimum balance is met)
- Fifty (50) free deposited items per month
Additional deposited items are \$0.25 per item
- Free eStatements (if enrolled)
Paper statements are \$3 per statement cycle beginning Aug. 1, 2022
- Interest earned on entire daily collected balance

¹ The tax advantages associated with Health Savings Accounts are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses. The Internal Revenue Service publishes a list of qualified expenses in Publication 502. Medical and dental expenses available at www.irs.gov. Consult your tax professional with any questions. Simmons Bank does not provide tax, accounting or legal advice.

More personal financial services you should know about

In addition to your deposit accounts, we know you may have relationships with Spirit of Texas Bank that are important to ensure a smooth and uninterrupted transition. Here is what you can expect as those relationships move over to Simmons Bank.

Mortgages

Unless you are otherwise notified, Simmons Bank representatives will continue managing all mortgage products, and your terms and conditions will remain the same. After Monday, April 11, you can make payments by visiting any Simmons Bank branch location, online at simmonsbank.com or by mailing your payment to Simmons Bank, Attn: Loan Operations, P.O. Box 8012, Little Rock, AR 72203.

Consumer Loans

If you currently have a Spirit of Texas Bank Consumer Loan, your interest rate, terms and conditions will remain the same. Unless you are otherwise notified, after Monday, April 11, you can make payments by visiting any Simmons Bank branch location, online at simmonsbank.com or by mailing your payment to Simmons Bank, Attn: Loan Operations, P.O. Box 8012, Little Rock, AR 72203.

If you have recently completed a loan application with Spirit of Texas Bank, and your loan has not closed or is not expected to close prior to April 11, expect no changes as a result of this conversion.

Home Equity Lines of Credit and Personal Lines of Credit

After conversion on April 11, your payment date will remain the same or close to your original payment due date, and you will receive a monthly statement approximately 25 days prior to the next due date.

You may continue to use the previously issued checks. You are encouraged to contact your account representative or visit your nearest branch for additional checks if needed.

In some instances, loan numbers will need to be reassigned as these accounts are transitioned. If applicable, your first billing statement after conversion on April 11 will reflect the reassigned loan number. If you currently have automatic payments scheduled through a bill pay service, you will need to update your bill system with your new account information as soon as you receive your new loan number. If your automatic payment is initiated by us, no action is required by you.

Certificates of Deposit

The interest rate, annual percentage yield (APY) and maturity date on your current Spirit of Texas Bank Certificate of Deposit (CD) will remain the same until maturity. However, if your CD interest disbursement method is by check, your interest disbursement will be changed to credit to the CD. After your CD matures, it will change to Simmons Bank's standard CD features. **Please note:** *While your interest rate and maturity may remain the same, beginning April 11, your CD will be governed by the Simmons Bank Terms and Conditions, which are included in the enclosed disclosure booklet. Please note: If your CD matures between now and April 11, you can expect to receive a maturity notice in the mail from Spirit of Texas Bank.*

IRA CDs

Effective April 11, IRA rollovers and transfers will automatically move to the trustee care of Simmons Bank. You do not need to take any action. The transition does not affect the maturity date or interest rate or annual percentage yield (APY) of any of your investments. **Please note:** *While your interest rate and maturity may remain the same, beginning April 11, your account will be governed by the Simmons Bank Terms and Conditions, which are included in the enclosed disclosure booklet. Please note: The distributions from your account will not change from your current schedule.*

Other Personal Solutions Simmons Bank Offers

- Round-Up, where debit card transactions are rounded up to the next whole dollar amount, and the difference is deposited into a second Simmons Bank account (may be available for eligible accounts)
- Simmons Visa® Card or Simmons Rewards Visa Signature® credit cards with great rates or rewards (subject to credit approval)
- Wealth Management services



Please visit [simmonsbank.com](https://www.simmonsbank.com) for more information about our personal banking products and services.

Business banking solutions

Account transition



This chart shows a side-by-side main feature comparison of the Spirit of Texas Bank product and the corresponding Simmons Bank product to which it will transition at conversion. **Please note: Not all account features are listed, as the chart's purpose is to show a comparison of the main features between the two products. See the "Understanding your Simmons Bank deposit account" disclosures booklet that is included in this welcome packet for the full terms and conditions.**

For current Spirit of Texas Bank Business Checking, Savings and Money Market customers, please use the charts below to see what type of account(s) you will transition to at Simmons Bank. If you are interested in changing your account type **after the conversion on April 11** or have further questions about our business banking solutions, please visit your nearest branch or contact Customer Service at **1.866.246.2400**.

For more information, visit simmonsbank.com/contact.

Current Account Name	Current Account Features	New Account Name	New Account Features
Business Basic	<p>Monthly Service Charge \$5</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed No limit unless daily balance falls below \$10,000 where there is a \$0.10 fee per item over 50 checks and withdrawals per monthly statement cycle</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Simply Business Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$500 minimum daily balance</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Items Processed 100 free per statement cycle; \$0.35 per transaction in excess of 100</p> <p>Cash Deposits \$7,000 cash in deposit free per statement cycle; \$2.50 per \$1,000 in excess of \$7,000</p> <p>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</p> <p>Simmons Bank Bill Pay 10 free per statement cycle; \$0.75 each thereafter</p>

1 You can sign up for eStatements in Simmons Bank Online and Mobile Banking.

2 Please see the Schedule of Fees and Charges and the Overdraft Protection information in the enclosed disclosure booklet for additional information.

Current Account Name	Current Account Features	New Account Name	New Account Features
Business Checking	<p>Monthly Service Charge \$8</p> <p>Avoid Service Charge By Maintain \$500 minimum average ledger balance</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed No limit</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Simply Business Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$500 minimum daily balance</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Items Processed 100 free per statement cycle; \$0.35 per transaction in excess of 100</p> <p>Cash Deposits \$7,000 cash in deposit free per statement cycle; \$2.50 per \$1,000 in excess of \$7,000</p> <p>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</p> <p>Simmons Bank Bill Pay 10 free per statement cycle; \$0.75 each thereafter</p>

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Current Account Name	Current Account Features	New Account Name	New Account Features
Cares Account	<p>Monthly Service Charge \$15</p> <p>Avoid Service Charge By Maintain \$10,000 minimum daily balance</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$8 paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed No limit</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Simply Business Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$500 minimum daily balance</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Items Processed 100 free per statement cycle; \$0.35 per transaction in excess of 100</p> <p>Cash Deposits \$7,000 cash in deposit free per statement cycle; \$2.50 per \$1,000 in excess of \$7,000</p> <p>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</p> <p>Simmons Bank Bill Pay 10 free per statement cycle; \$0.75 each thereafter</p>

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2 Please see the Schedule of Fees and Charges and the Overdraft Protection information in the enclosed disclosure booklet for additional information.

Current Account Name	Current Account Features	New Account Name	New Account Features
Business Checking	<p>Monthly Service Charge \$8</p> <p>Avoid Service Charge By Maintain \$500 minimum average ledger balance</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed No limit</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Simply Business Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$500 minimum daily balance</p> <p>Interest Non-interest bearing</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Items Processed 100 free per statement cycle; \$0.35 per transaction in excess of 100</p> <p>Cash Deposits \$7,000 cash in deposit free per statement cycle; \$2.50 per \$1,000 in excess of \$7,000</p> <p>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</p> <p>Simmons Bank Bill Pay 10 free per statement cycle; \$0.75 each thereafter</p>

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2 Please see the Schedule of Fees and Charges and the Overdraft Protection information in the enclosed disclosure booklet for additional information.

Current Account Name	Current Account Features	New Account Name	New Account Features																						
Business Interest	<p>Monthly Service Charge \$8</p> <p>Avoid Service Charge By Maintain \$5,000 minimum daily balance</p> <p>Interest Rate and APY Tiered rate of interest compounded daily and paid monthly</p> <table border="1"> <tr> <td>\$0-\$9,999</td> <td>0.03%</td> </tr> <tr> <td>\$10,000-\$24,999</td> <td>0.03%</td> </tr> <tr> <td>\$25,000-\$49,999</td> <td>0.05%</td> </tr> <tr> <td>\$50,000-\$99,999</td> <td>0.05%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.07%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed No limit unless daily balance falls below \$10,000 where there is a \$0.25 fee per item over 50 checks and withdrawals per monthly statement cycle</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	\$0-\$9,999	0.03%	\$10,000-\$24,999	0.03%	\$25,000-\$49,999	0.05%	\$50,000-\$99,999	0.05%	\$100,000 and above	0.07%	Simply Business Interest Checking	<p>Monthly Service Charge \$8</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Interest rate and annual percentage yield compounded and paid monthly¹</p> <table border="1"> <tr> <td>\$0-\$249,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$250,000-\$999,996.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,997-\$999,997.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,998-\$999,998.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,999-\$999,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$1,000,000 and above</td> <td>0.10%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Items Processed Unlimited</p> <p>Cash Deposits Unlimited</p> <p>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</p> <p>Simmons Bank Bill Pay 20 free per statement cycle; \$0.50 per additional item</p>	\$0-\$249,999.99	0.02%	\$250,000-\$999,996.99	0.05%	\$999,997-\$999,997.99	0.05%	\$999,998-\$999,998.99	0.05%	\$999,999-\$999,999.99	0.05%	\$1,000,000 and above	0.10%
\$0-\$9,999	0.03%																								
\$10,000-\$24,999	0.03%																								
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Current Account Name	Current Account Features	New Account Name	New Account Features												
NOW Account	<p>Monthly Service Charge \$7.50</p> <p>Avoid Service Charge By Maintain \$750 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded daily and paid monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed No limit</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Simply Business Interest Checking	<p>Monthly Service Charge \$8</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Interest rate and annual percentage yield compounded and paid monthly¹</p> <table> <tr> <td>\$0-\$249,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$250,000-\$999,996.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,997-\$999,997.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,998-\$999,998.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,999-\$999,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$1,000,000 and above</td> <td>0.10%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Items Processed Unlimited</p> <p>Cash Deposits Unlimited</p> <p>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</p> <p>Simmons Bank Bill Pay 20 free per statement cycle; \$0.50 per additional item</p>	\$0-\$249,999.99	0.02%	\$250,000-\$999,996.99	0.05%	\$999,997-\$999,997.99	0.05%	\$999,998-\$999,998.99	0.05%	\$999,999-\$999,999.99	0.05%	\$1,000,000 and above	0.10%
\$0-\$249,999.99	0.02%														
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\$999,997-\$999,997.99	0.05%														
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Current Account Name	Current Account Features	New Account Name	New Account Features
Commercial Business	<p>Monthly Service Charge Account analysis pricing</p> <p>Avoid Service Charge By Earnings credit allowance to offset all or part of fees</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Debit Card Free</p> <p>Online Banking Free</p>	Commercial Checking	<p>Monthly Service Charge Account analysis pricing</p> <p>Avoid Service Charge By Earnings credit allowance to offset all or part of analysis fees</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements¹</p> <p>Overdraft Protection Not available</p> <p>Debit Card Free</p> <p>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</p> <p>Simmons Bank Bill Pay 20 free per statement cycle; \$0.50 per additional item</p>

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Current Account Name	Current Account Features	New Account Name	New Account Features
SBA Analysis	<p>Monthly Service Charge Account analysis pricing</p> <p>Avoid Service Charge By Earnings credit allowance to offset all or part of fees</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Debit Card Free</p> <p>Online Banking Free</p>	Commercial Checking	<p>Monthly Service Charge Account analysis pricing</p> <p>Avoid Service Charge By Earnings credit allowance to offset all or part of analysis fees</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements¹</p> <p>Overdraft Protection Not available</p> <p>Debit Card Free</p> <p>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</p> <p>Simmons Bank Bill Pay 20 free per statement cycle; \$0.50 per additional item</p>

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Current Account Name	Current Account Features	New Account Name	New Account Features												
Business Spirit Savings	<p>Monthly Service Charge \$3</p> <p>Avoid Service Charge By Maintain \$100 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded daily and paid monthly</p> <p>Minimum Balance to Earn APY \$100</p> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	Simply Business Savings	<p>Monthly Service Charge \$5</p> <p>Avoid Service Charge By Maintain \$100 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited quarterly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.02%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.02%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p>	\$0-\$2,499.99	0.02%	\$2,500-\$9,999.99	0.02%	\$10,000-\$24,999.99	0.02%	\$25,000-\$49,999.99	0.02%	\$50,000-\$99,999.99	0.02%	\$100,000 and above	0.02%
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\$2,500-\$9,999.99	0.02%														
\$10,000-\$24,999.99	0.02%														
\$25,000-\$49,999.99	0.02%														
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\$100,000 and above	0.02%														

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Current Account Name	Current Account Features	New Account Name	New Account Features																										
Business MMDA	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$5,000 minimum average ledger balance</p> <p>Interest Rate and APY Tiered rate of interest compounded daily and credited monthly</p> <table border="1"> <tr> <td>\$2,500-\$9,999</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999</td> <td>0.10%</td> </tr> <tr> <td>\$25,000-\$99,999</td> <td>0.12%</td> </tr> <tr> <td>\$100,000-\$249,999</td> <td>0.15%</td> </tr> <tr> <td>\$250,000-\$499,999</td> <td>0.15%</td> </tr> <tr> <td>\$500,000-\$999,999</td> <td>0.20%</td> </tr> <tr> <td>\$1,000,000 and above</td> <td>0.20%</td> </tr> </table> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	\$2,500-\$9,999	0.05%	\$10,000-\$24,999	0.10%	\$25,000-\$99,999	0.12%	\$100,000-\$249,999	0.15%	\$250,000-\$499,999	0.15%	\$500,000-\$999,999	0.20%	\$1,000,000 and above	0.20%	Money Market Savings Business	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.10%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.10%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.05%	\$10,000-\$24,999.99	0.05%	\$25,000-\$49,999.99	0.05%	\$50,000-\$99,999.99	0.10%	\$100,000 and above	0.10%
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Current Account Name	Current Account Features	New Account Name	New Account Features																										
Business Spirit MMDA	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered rate of interest compounded daily and credited monthly</p> <table border="1"> <tr> <td>\$2,500-\$9,999</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999</td> <td>0.10%</td> </tr> <tr> <td>\$25,000-\$99,999</td> <td>0.12%</td> </tr> <tr> <td>\$100,000-\$249,999</td> <td>0.15%</td> </tr> <tr> <td>\$250,000-\$499,999</td> <td>0.15%</td> </tr> <tr> <td>\$500,000-\$999,999</td> <td>0.20%</td> </tr> <tr> <td>\$1,000,000 and above</td> <td>0.20%</td> </tr> </table> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	\$2,500-\$9,999	0.05%	\$10,000-\$24,999	0.10%	\$25,000-\$99,999	0.12%	\$100,000-\$249,999	0.15%	\$250,000-\$499,999	0.15%	\$500,000-\$999,999	0.20%	\$1,000,000 and above	0.20%	Money Market Savings Business	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.10%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.10%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.05%	\$10,000-\$24,999.99	0.05%	\$25,000-\$49,999.99	0.05%	\$50,000-\$99,999.99	0.10%	\$100,000 and above	0.10%
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Current Account Name	Current Account Features	New Account Name	New Account Features												
Investors Account	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded daily and credited monthly</p> <p>Minimum Balance to Earn APY \$1,000</p> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	Money Market Savings Business	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.10%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.10%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.05%	\$10,000-\$24,999.99	0.05%	\$25,000-\$49,999.99	0.05%	\$50,000-\$99,999.99	0.10%	\$100,000 and above	0.10%
\$0-\$2,499.99	0.01%														
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Current Account Name	Current Account Features	New Account Name	New Account Features												
Special Investors	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$5,000 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded daily and credited monthly</p> <p>Minimum Balance to Earn APY \$5,000</p> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	Money Market Savings Business	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.10%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.10%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.05%	\$10,000-\$24,999.99	0.05%	\$25,000-\$49,999.99	0.05%	\$50,000-\$99,999.99	0.10%	\$100,000 and above	0.10%
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Current Account Name	Current Account Features	New Account Name	New Account Features																				
Deluxe Investors	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$25,000 minimum daily balance</p> <p>Interest Rate and APY Tiered rate of interest compounded daily and credited monthly</p> <table border="0"> <tr> <td>\$25,000-\$99,999</td> <td>0.15%</td> </tr> <tr> <td>\$100,000-\$249,999</td> <td>0.15%</td> </tr> <tr> <td>\$250,000-\$499,999</td> <td>0.15%</td> </tr> <tr> <td>\$500,000 and above</td> <td>0.20%</td> </tr> </table> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	\$25,000-\$99,999	0.15%	\$100,000-\$249,999	0.15%	\$250,000-\$499,999	0.15%	\$500,000 and above	0.20%	Money Market Savings Business	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="0"> <tr> <td>\$0-\$2,499.99</td> <td>0.01%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.10%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.10%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Simmons Bank Bill Pay Free</p>	\$0-\$2,499.99	0.01%	\$2,500-\$9,999.99	0.05%	\$10,000-\$24,999.99	0.05%	\$25,000-\$49,999.99	0.05%	\$50,000-\$99,999.99	0.10%	\$100,000 and above	0.10%
\$25,000-\$99,999	0.15%																						
\$100,000-\$249,999	0.15%																						
\$250,000-\$499,999	0.15%																						
\$500,000 and above	0.20%																						
\$0-\$2,499.99	0.01%																						
\$2,500-\$9,999.99	0.05%																						
\$10,000-\$24,999.99	0.05%																						
\$25,000-\$49,999.99	0.05%																						
\$50,000-\$99,999.99	0.10%																						
\$100,000 and above	0.10%																						

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Public funds accounts

Current Account Name	Current Account Features	New Account Name	New Account Features
Public Funds Checking	<p>Monthly Service Charge \$5</p> <p>Avoid Service Charge By Maintain \$10,000 minimum daily balance</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed Unlimited unless daily balance falls below \$10,000 where there is a \$0.10 fee per item over 25 checks and withdrawals per monthly statement cycle</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Public Funds Analyzed	<p>Monthly Service Charge Account analysis pricing</p> <p>Avoid Service Charge By Earnings credit allowance to offset all or part of analysis fees</p> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements¹</p> <p>Overdraft Protection Subject to customer qualification²</p> <p>Simmons Bank Online and Mobile Banking Single user free; additional fees apply to more than one user</p>

¹ You can sign up for eStatements in Simmons Bank Online and Mobile Banking.

² Please see the Schedule of Fees and Charges and the Overdraft Protection information in the enclosed disclosure booklet for additional information.

Current Account Name	Current Account Features	New Account Name	New Account Features																						
Public Funds Interest Checking	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Tiered rate of interest compounded daily and paid monthly</p> <table border="1"> <tr> <td>\$1,000-\$9,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.03%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.07%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed Unlimited</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	\$1,000-\$9,999.99	0.03%	\$10,000-\$24,999.99	0.03%	\$25,000-\$49,999.99	0.05%	\$50,000-\$99,999.99	0.05%	\$100,000 and above	0.07%	Public Funds Interest Checking	<p>Monthly Service Charge Account analysis pricing</p> <p>Avoid Service Charge By Account analysis pricing</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$249,999</td> <td>0.01%</td> </tr> <tr> <td>\$250,000-\$499,999</td> <td>0.05%</td> </tr> <tr> <td>\$500,000-\$999,999</td> <td>0.05%</td> </tr> <tr> <td>\$1,000,000-\$2,499,999</td> <td>0.05%</td> </tr> <tr> <td>\$2,500,000-\$4,999,999</td> <td>0.05%</td> </tr> <tr> <td>\$5,000,000 and above</td> <td>0.05%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Simmons Bank Online and Mobile Banking Single user free; additional fees apply to more than one user</p>	\$0-\$249,999	0.01%	\$250,000-\$499,999	0.05%	\$500,000-\$999,999	0.05%	\$1,000,000-\$2,499,999	0.05%	\$2,500,000-\$4,999,999	0.05%	\$5,000,000 and above	0.05%
\$1,000-\$9,999.99	0.03%																								
\$10,000-\$24,999.99	0.03%																								
\$25,000-\$49,999.99	0.05%																								
\$50,000-\$99,999.99	0.05%																								
\$100,000 and above	0.07%																								
\$0-\$249,999	0.01%																								
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\$1,000,000-\$2,499,999	0.05%																								
\$2,500,000-\$4,999,999	0.05%																								
\$5,000,000 and above	0.05%																								

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Current Account Name	Current Account Features	New Account Name	New Account Features												
DDA Int – PublicFund (T-Bill)	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest that pays a rate 0.05% below the 91-day U.S. Treasury Bill rate and is compounded daily and paid monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not eligible</p> <p>Items Processed Unlimited</p> <p>Cash Deposits Unlimited</p> <p>Online Banking Free</p> <p>Bill Pay Free</p>	Public Funds Interest Checking	<p>Monthly Service Charge Account analysis pricing</p> <p>Avoid Service Charge By Account analysis pricing</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="1"> <tr> <td>\$0-\$249,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$250,000-\$499,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$500,000-\$999,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$1,000,000-\$2,499,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$2,500,000-\$4,999,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$5,000,000 and above</td> <td>0.05%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Overdraft Protection Subject to customer qualification³</p> <p>Simmons Bank Online and Mobile Banking Single user free; additional fees apply to more than one user</p>	\$0-\$249,999.99	0.01%	\$250,000-\$499,999.99	0.05%	\$500,000-\$999,999.99	0.05%	\$1,000,000-\$2,499,999.99	0.05%	\$2,500,000-\$4,999,999.99	0.05%	\$5,000,000 and above	0.05%
\$0-\$249,999.99	0.01%														
\$250,000-\$499,999.99	0.05%														
\$500,000-\$999,999.99	0.05%														
\$1,000,000-\$2,499,999.99	0.05%														
\$2,500,000-\$4,999,999.99	0.05%														
\$5,000,000 and above	0.05%														

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Current Account Name	Current Account Features	New Account Name	New Account Features												
Public Funds Savings	<p>Monthly Service Charge \$3</p> <p>Avoid Service Charge By Maintain \$100 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest at 0.05% compounded daily and paid monthly</p> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	Simply Business Savings	<p>Monthly Service Charge \$5</p> <p>Avoid Service Charge By Maintain \$100 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited quarterly¹</p> <table border="1"> <tr> <td>\$0-\$2,499.99</td> <td>0.02%</td> </tr> <tr> <td>\$2,500-\$9,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$10,000-\$24,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.02%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.02%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p>	\$0-\$2,499.99	0.02%	\$2,500-\$9,999.99	0.02%	\$10,000-\$24,999.99	0.02%	\$25,000-\$49,999.99	0.02%	\$50,000-\$99,999.99	0.02%	\$100,000 and above	0.02%
\$0-\$2,499.99	0.02%														
\$2,500-\$9,999.99	0.02%														
\$10,000-\$24,999.99	0.02%														
\$25,000-\$49,999.99	0.02%														
\$50,000-\$99,999.99	0.02%														
\$100,000 and above	0.02%														

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Current Account Name	Current Account Features	New Account Name	New Account Features																
Public Funds MMDA	<p>Monthly Service Charge \$12</p> <p>Avoid Service Charge By Maintain \$1,500 minimum daily balance</p> <p>Interest Rate and APY Tiered rate of interest compounded daily and credited monthly</p> <table border="0"> <tr> <td>\$1,500-\$99,999</td> <td>0.20%</td> </tr> <tr> <td>\$100,000 and above</td> <td>0.20%</td> </tr> </table> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking / Bill Pay Free</p>	\$1,500-\$99,999	0.20%	\$100,000 and above	0.20%	Public Funds Money Market	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="0"> <tr> <td>\$0-\$249,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$250,000-\$499,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$500,000-\$999,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$1,000,000-\$2,499,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$2,500,000-\$4,999,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$5,000,000 and above</td> <td>0.05%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Single user free; additional fees apply to more than one user</p>	\$0-\$249,999.99	0.01%	\$250,000-\$499,999.99	0.05%	\$500,000-\$999,999.99	0.05%	\$1,000,000-\$2,499,999.99	0.05%	\$2,500,000-\$4,999,999.99	0.05%	\$5,000,000 and above	0.05%
\$1,500-\$99,999	0.20%																		
\$100,000 and above	0.20%																		
\$0-\$249,999.99	0.01%																		
\$250,000-\$499,999.99	0.05%																		
\$500,000-\$999,999.99	0.05%																		
\$1,000,000-\$2,499,999.99	0.05%																		
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Current Account Name	Current Account Features	New Account Name	New Account Features																				
Public Funds Texpool	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Variable tiered rate of interest compounded daily and credited monthly</p> <table border="0"> <tr> <td>\$0-\$499,999</td> <td>TXPL - 10bps</td> </tr> <tr> <td>\$500,000-\$999,999</td> <td>TXPL + 0bps</td> </tr> <tr> <td>\$1,000,000-\$1,999,999</td> <td>TXPL + 7bps</td> </tr> <tr> <td>\$2,000,000 and above</td> <td>TXPL + 10bps</td> </tr> </table> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals Six (6) free withdrawals per month, additional withdrawals are \$10 per item</p> <p>Online Banking Free</p>	\$0-\$499,999	TXPL - 10bps	\$500,000-\$999,999	TXPL + 0bps	\$1,000,000-\$1,999,999	TXPL + 7bps	\$2,000,000 and above	TXPL + 10bps	Public Funds Money Market	<p>Monthly Service Charge \$10</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and credited monthly¹</p> <table border="0"> <tr> <td>\$0-\$249,999.99</td> <td>0.01%</td> </tr> <tr> <td>\$250,000-\$499,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$500,000-\$999,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$1,000,000-\$2,499,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$2,500,000-\$4,999,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$5,000,000 and above</td> <td>0.05%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$0.25 per item</p> <p>Simmons Bank Online and Mobile Banking Single user free; additional fees apply to more than one user</p>	\$0-\$249,999.99	0.01%	\$250,000-\$499,999.99	0.05%	\$500,000-\$999,999.99	0.05%	\$1,000,000-\$2,499,999.99	0.05%	\$2,500,000-\$4,999,999.99	0.05%	\$5,000,000 and above	0.05%
\$0-\$499,999	TXPL - 10bps																						
\$500,000-\$999,999	TXPL + 0bps																						
\$1,000,000-\$1,999,999	TXPL + 7bps																						
\$2,000,000 and above	TXPL + 10bps																						
\$0-\$249,999.99	0.01%																						
\$250,000-\$499,999.99	0.05%																						
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Additional information on business financial services

We look forward to working better together to help your business grow. As we become your complete financial services partner, here is what you can expect.

Commercial Loans, Commercial Mortgages and Commercial Lines of Credit

If you currently have a Commercial Loan, Mortgage or Line of Credit with Spirit of Texas Bank, it will continue under the terms and interest rate specified in your loan documents. Please continue making your payments as usual. After Monday, April 11, you can make payments by visiting any Simmons Bank branch location, online at simmonsbank.com or by mailing your payment to Simmons Bank, Attn: Loan Operations, P.O. Box 8012, Little Rock, AR 72203.

Treasury Management Services

If you currently use Spirit of Texas Bank Treasury Management services, you will be contacted separately on the transition of these services to the Simmons Bank system. Please visit simmonsbank.com/tmwelcome for more information.

Wire Transfers

Incoming wires using Spirit of Texas Bank's routing number will continue to route to Simmons Bank for 30 days. However, we strongly encourage you to update all wires to Simmons Bank's routing number (082900432) beginning Monday, April 11. This will prevent any issues with entities not recognizing Spirit of Texas Bank's routing number and therefore declining those wires.

If you receive international wires, we also suggest using Simmons Bank's SWIFT code (SMNOUS44) beginning Monday, April 11.

Spirit of Texas Bank Business Credit Cards

Your Spirit of Texas Bank business credit card is issued by TIB on behalf of Spirit of Texas Bank and will continue to be supported by TIB after conversion.

Please note: Simmons Bank is unable to support credit cards issued through TIB.

Please visit the website cardaccount.net, email tibcustomerservice@tib.bank or contact customer service at **1.800.367.7576**.

For more information on Spirit of Texas Bank credit cards, see page 6.

Other Business Solutions Simmons Bank Offers

- Merchant Services¹
- Visa® Corporate and Visa® Business Credit Cards (subject to credit approval)

Please visit simmonsbank.com for more information about our business banking products and services.

¹ Merchant Services are provided through our processing partners. All Merchant Services are subject to qualifications and approval.

Welcome to more.

More services. More products. More opportunities.

QUICK REFERENCE NUMBERS

Through Friday, April 8, 2022, please continue to contact Spirit of Texas Bank Customer Service at **1.877.302.1836**, Monday through Friday, 8 a.m. to 5 p.m. CT, with any questions about your account.

Beginning Monday, April 11, 2022, please contact Simmons Bank regarding any account questions by calling your local branch or our Customer Service at **1.866.246.2400**, Monday through Friday, 7:30 a.m. to 6 p.m. CT, and Saturday, 8 a.m. to noon CT, or visit **simmonsbank.com/contact**.

Thank you for your trust and patience during this transition. We look forward to meeting you and working together to help you realize your financial dreams.



simmonsbank.com/welcome