

Conversion checklist

A step-by-step guide to your banking transition

As you transition to a Simmons Bank customer—and as we transfer your accounts—there are some key dates and details to remember. Your transition to Simmons Bank will be official on **April 11, 2022**.

Your dedicated service team	After conversion, you will have a dedicated service team to work with for all your Treasury Management service needs. You can contact our team at TMBusinessBanking@simmonsbank.com or 281.516.4945 for assistance or any questions.
Treasury Management transition site	The best way to stay informed about your transition to Simmons Bank is to regularly visit simmonsbank.com/businesswelcome . Occasionally, dates and information may change during a conversion. This page will be updated throughout the process and provide you with the most up-to-date information you need to ensure a smooth transition.
Product training resources	Online training webinars will be offered several times leading up to the conversion. To register for one of these webinars, please visit simmonsbank.com/businesswelcome . Important resources, including a user guide and training videos, are available at simmonsbank.com/businessresources .
Online banking	You will be unable to access online banking over conversion weekend beginning on Friday, April 8, at 6 p.m. CT . Access to Simmons Bank Online Banking will be available by 8 a.m. CT on Monday, April 11 . You will receive an email communication from support@simmonsbank.com to create your new login credentials.
ACH origination	The last day to originate ACH transactions will be Friday, April 8 . Any transactions initiated after 4 p.m. on April 8 will not be processed.

Simmons Bank mobile app	Access balances, transfer funds and pay bills using your smartphone with the Simmons Bank mobile application—available for Apple®, Samsung® and Android® devices. This app will give you quick access to your accounts anywhere you go, 24 hours a day, 7 days a week. If you previously used mobile deposit, that function is available here also.
Incoming wires	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 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 incoming international wires, you can also begin using the Simmons Bank SWIFT code (SMNOUS44) beginning April 11 .
Statements	<p>Prior to conversion, we recommend downloading and saving eStatements from Spirit of Texas Bank’s online banking system, as historical eStatements will not immediately transition to Simmons Bank.</p> <p>All account and account analysis statements will be available to view and download in Online Banking. You may request to have a paper statement mailed instead of, or in addition to, these eStatements. The fee for paper statements is \$5 per account per statement cycle beginning August 1, 2022.</p> <p>You will receive two statements for April: one ending April 8 from Spirit of Texas Bank and one ending April 29 from Simmons Bank.</p>
Remote deposits	Your last Remote Deposit on the Spirit of Texas Bank platform will need to be made before 4 p.m. CT on Friday, April 8 . If you have any questions, please contact your Spirit of Texas Bank banker.
Account number change	If your account number has changed, you will receive information via mail from Deluxe, our preferred check supplier.
Administration	Simmons Bank requires self-administration for Treasury Management Services. Company administrators are responsible for user access and permissions. All administrators will need to check their users’ permissions post-conversion and contact TMBusinessbanking@simmonsbank.com or our Business Banking service team at 281.516.4945 with any changes or questions.
Simmons Bank locations	Beginning April 11 , Spirit of Texas Bank locations will open as Simmons Bank.

Product comparison

This chart demonstrates the differences between Spirit of Texas Bank and Simmons Bank products and services.

	Today	After April 11, 2022
Routing number	113106985	082900432
Online banking	<ul style="list-style-type: none"> • 3 months of transaction history • Same-day intrabank transfer cutoff is 6 p.m. 	<ul style="list-style-type: none"> • 18 months of transaction history • Same-day intrabank transfer cutoff is 8 p.m.
ACH	<ul style="list-style-type: none"> • Cutoff is 4 p.m. • ACH Return and Notice of Change notices are delivered via email from bank associates • ACH processing occurs at the end of each banking day; batches can be uninitiated throughout the day until the cutoff at 4 p.m. 	<ul style="list-style-type: none"> • Cutoff is 6 p.m. • ACH Returns and Notice of Change notices are delivered via FedReporter email service • ACH processing occurs at 8:00 a.m., 12:00 p.m., 2:00 p.m. and 6:00 p.m. each banking day. All initiated ACH batches will be processed at the next processing time. Once a batch is processed, it is no longer available to uninitiate.
Remote deposit	<ul style="list-style-type: none"> • Cutoff is 4 p.m. • Deposits do not memo-post • Administration capabilities require a separate login • Endorsement of checks requires stamping each check 	<ul style="list-style-type: none"> • Cutoff is 6 p.m. • Deposits memo-posted throughout the day • Self-administration required and available with a single login • Customers will remain on Remote Deposit Complete platform • Mobile deposit available through Simmons Bank mobile banking app • Virtual endorsement is used; checks do not need to be stamped
Domestic wire transfers	<ul style="list-style-type: none"> • Online wire cutoff is 4 p.m. • Wire templates available • Import option not available • Wires can be initiated via phone, fax, branch or online 	<ul style="list-style-type: none"> • Online wire cutoff is 4:30 p.m. • Wire templates and wire beneficiaries available • Import option is available upon request • Wires can be initiated via branch or online

	Today	After April 11, 2022
Check positive pay	<ul style="list-style-type: none"> • Decision cutoff is 2 p.m. • Submission of corrections is not available online 	<ul style="list-style-type: none"> • Decision cutoff is 12 p.m. • Corrections can be submitted online
Service charges	<ul style="list-style-type: none"> • Account charges occur on the 15th of each month and are charged in arrears • Treasury Management fees are charged through a combination of hard charges and analysis 	<ul style="list-style-type: none"> • Account charges occur on or about the 5th of each month and are charged in arrears • All Treasury Management service fees are charged through analysis
Statements	<ul style="list-style-type: none"> • eStatements available • Account analysis statements are not available online 	<ul style="list-style-type: none"> • eStatements not immediately available after conversion • eStatements will be stored for 18 months • Paper statements are available for an additional fee • Account Analysis statements available online

For questions, contact our Business Banking service team at **281.516.4945** or **TMBusinessbanking@simmonsbank.com**.



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