

# 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 Treasury Management Customer Service team at <a href="mailto:treasurymanagement@simmonsbank.com">treasurymanagement@simmonsbank.com</a> or <b>1.800.551.4471</b> 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 <a href="https://simmonsbank.com/commercialwelcome">simmonsbank.com/commercialwelcome</a> . Occasionally, dates and information may change during a conversion. This page will be updated throughout the process and provide you with the most up-to-date information you need to ensure a smooth transition.
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 <a href="https://simmonsbank.com/commercialwelcome">simmonsbank.com/commercialwelcome</a> . Important resources including a user guide, training videos and quick reference guides are available at <a href="https://simmonsbank.com/commercialresources">simmonsbank.com/commercialresources</a> . Printed user guides are available upon request.
Online banking	You will be unable to access online banking over conversion weekend beginning on <b>Friday, April 8, at 6 p.m. CT</b> . Access to Simmons Bank Treasury Connect will be available by <b>8 a.m. CT on Monday, April 11</b> . You will receive an email communication from <a href="mailto:treasurymanagement@simmonsbank.com">treasurymanagement@simmonsbank.com</a> with your login information and from <a href="mailto:noreply@simmonsbank.com">noreply@simmonsbank.com</a> with your initial login link.
ACH origination	The last day to originate ACH transactions will be <b>Friday, April 8</b> . Any transactions initiated after <b>4 p.m. on April 8</b> will not be processed.
Online banking notifications	After your initial login, please click the arrow next to your username in the top right corner and select "Notification Setup" to confirm enrollment and set notification preferences.

Treasury Management app	Access balances, transfer funds, approve wires and ACH payments, and decision Positive Pay exceptions using your smartphone with the Simmons Treasury Management mobile application—available for Apple®, Samsung® and Android® devices. This app will give you quick access to your accounts anywhere you go, 24 hours a day, 7 days a week.
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 <b>April 11</b> . 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 <b>April 11</b> .
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 Treasury Connect. 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 <b>April 8</b> from Spirit of Texas Bank and one ending <b>April 29</b> from Simmons Bank.</p>
Remote deposits	Your last Remote Deposit on the Spirit of Texas Bank platform will need to be made before <b>4 p.m. CT on Friday, April 8</b> . 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 <a href="mailto:treasurymanagement@simmonsbank.com">treasurymanagement@simmonsbank.com</a> or our Treasury Management Customer Service team at <b>1.800.551.4471</b> with any changes or questions.
Simmons Bank locations	Beginning <b>April 11</b> , 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 Treasury Management products and services.

	Today	After April 11, 2022
Routing number	113106985	082900432
Online banking	<ul style="list-style-type: none"> <li>• 3 months of transaction history</li> <li>• Same-day intrabank transfer cutoff is 6 p.m.</li> <li>• Notifications for actions taken (ACH initiated, wire submitted for approval, etc.) and alerts for account activity (balance threshold met, credit posted)</li> <li>• IP restrict not available</li> </ul>	<ul style="list-style-type: none"> <li>• 18 months of transaction history</li> <li>• Same-day intrabank transfer cutoff is 8 p.m.</li> <li>• Notifications for actions taken (ACH initiated, wire submitted for approval, etc.)</li> <li>• User access can be restricted by IP address</li> </ul>
Information reporting	<ul style="list-style-type: none"> <li>• Transaction activity and balances shown on same report</li> <li>• Text version of statement available for download</li> <li>• Export formats available: spreadsheet (CSV), QuickBooks® (QBO), Quicken® (QFX), PDF, Intuit Interchange Format (IIF) and QYF</li> </ul>	<ul style="list-style-type: none"> <li>• Transaction activity and balances are separate reports</li> <li>• Text version of statement not available for download</li> <li>• Export formats available: Open Financial Exchange (OFX), spreadsheet (CSV), PDF, BAI and QuickBooks® (QBO)</li> </ul>
ACH	<ul style="list-style-type: none"> <li>• Cutoff is 4 p.m.</li> <li>• No same-day ACH capabilities</li> <li>• Creation methods: manual entry, Nacha upload and templates</li> <li>• ACH Return and Notice of Change notices are delivered via email from bank associates</li> <li>• ACH processing occurs at the end of each banking day; batches can be uninitiated throughout the day until the cutoff at 4 p.m.</li> </ul>	<ul style="list-style-type: none"> <li>• Cutoff is 6 p.m.</li> <li>• Same-day ACH is available upon request; cutoff is 2 p.m.</li> <li>• Creation methods: manual entry, Nacha upload, templates, recipient list and import text file</li> <li>• ACH Returns and Notice of Change notices are delivered via FedReporter email service</li> <li>• 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.</li> </ul>

	Today	After April 11, 2022
Remote deposit	<ul style="list-style-type: none"> <li>• Cutoff is 4 p.m.</li> <li>• Deposits do not memo-post</li> <li>• Administration capabilities require a separate login</li> <li>• Endorsement of checks requires stamping each check</li> </ul>	<ul style="list-style-type: none"> <li>• Cutoff is 6 p.m.</li> <li>• Deposits memo-posted throughout the day</li> <li>• Self-administration required and available with a single login</li> <li>• Access will be through logging in to Treasury Connect platform</li> <li>• Customers will remain on Remote Deposit Complete platform</li> <li>• Mobile deposit available through Treasury Management app by request</li> <li>• Virtual endorsement is used; checks do not need to be stamped</li> </ul>
Domestic wire transfers	<ul style="list-style-type: none"> <li>• Online wire cutoff is 4 p.m.</li> <li>• Wire templates available</li> <li>• Import option not available</li> <li>• Wires can be initiated via phone, fax, branch or online</li> </ul>	<ul style="list-style-type: none"> <li>• Online wire cutoff is 4:30 p.m.</li> <li>• Wire templates and wire beneficiaries available</li> <li>• Import option is available upon request</li> <li>• Wires can be initiated via branch or online</li> </ul>
International wire transfer	<ul style="list-style-type: none"> <li>• International wire cutoff is 1:30 p.m.</li> <li>• International wires can only be initiated via phone, fax or branch</li> </ul>	<ul style="list-style-type: none"> <li>• International wire cutoff is 3 p.m.</li> <li>• Wire beneficiaries are available</li> <li>• International wires can be initiated via branch or online</li> <li>• Rate quote is provided at time of initiation</li> <li>• Can send in USD or foreign currency</li> </ul>
Check positive pay	<ul style="list-style-type: none"> <li>• Decision cutoff is 2 p.m.</li> <li>• Separate check issue file must be uploaded for each account</li> <li>• Submission of corrections is not available online</li> </ul>	<ul style="list-style-type: none"> <li>• Decision cutoff is 12 p.m.</li> <li>• One check issue file may be imported for multiple accounts</li> <li>• Corrections can be submitted online</li> </ul>
ACH positive pay	<ul style="list-style-type: none"> <li>• Decision cutoff is 11 a.m.</li> <li>• Filter exceptions are not worked online; bank associates contact customers for decisions</li> </ul>	<ul style="list-style-type: none"> <li>• Decision cutoff is 12 p.m.</li> <li>• Filter exceptions will be presented online and must be worked online</li> </ul>
Sweeps	<ul style="list-style-type: none"> <li>• Access is available to Promontory/IntraFi and are charged in arrears</li> </ul>	<ul style="list-style-type: none"> <li>• ICS IntraFi Sweep – interest is memo-posted daily to view-only account in online banking; access IntraFi website separately</li> </ul>

	Today	After April 11, 2022
Service charges	<ul style="list-style-type: none"> <li>Account charges occur on the 15th of each month and are charged in arrears</li> <li>Treasury Management fees are charged through a combination of hard charges and analysis</li> </ul>	<ul style="list-style-type: none"> <li>Account charges occur on or about the 5th of each month and are charged in arrears</li> <li>All Treasury Management service fees are charged through analysis</li> </ul>
Authentication methods	<ul style="list-style-type: none"> <li>Authentication is required at login for ACH and Wire customers</li> <li>Authentication required for any action where funds leave the bank</li> </ul>	<ul style="list-style-type: none"> <li>Authentication is not available at login at this time</li> <li>Authentication is required for any action where funds leave the bank; additional levels of actions requiring authentication available</li> <li>Authentication using tokens will continue; smartphone app is available for token authentication</li> </ul>
Statements	<ul style="list-style-type: none"> <li>eStatements available</li> <li>Account Analysis statements are not available online</li> </ul>	<ul style="list-style-type: none"> <li>eStatements not immediately available after conversion</li> <li>eStatements will be stored for 18 months</li> <li>Paper statements are available for an additional fee</li> <li>Account Analysis statements available online</li> </ul>

For questions, contact Treasury Management Customer Service at **1.800.551.4471** or [treasurymanagement@simmonsbank.com](mailto:treasurymanagement@simmonsbank.com).



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