

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 **Oct. 12, 2021**.

YOUR DEDICATED SERVICE ADVISOR (DSA)	After conversion, you will have an assigned dedicated service advisor to work with for all your Treasury service needs. You will receive an email in the weeks following Oct. 12 with their name and direct contact information. Until that time, please email treasurymanagement@simmonsbank.com or contact our Treasury Management Customer Service team at 1-800-551-4471 with any questions.
TREASURY MANAGEMENT TRANSITION SITE	The best way to stay informed about your transition to Simmons Bank is to regularly visit simmonsbank.com/tmwelcome . 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/tmwelcome . Important resources including a User Guide, training videos, and Quick Reference Guides are available at simmonsbank.com/tmresources . Printed User Guides are available upon request.
ONLINE BANKING	You will be unable to access online banking over conversion weekend beginning on Friday, Oct. 8, at 5 p.m. CT . Access will be restored at 8 a.m. CT on Tuesday, Oct. 12 . You will receive an email communication from treasurymanagement@simmonsbank.com with your login information and from noreply@simmonsbank.com with your initial login link. Upon first login, you will be prompted to register your token. Please take the time to register now to prevent delays for future actions.
ACH ORIGATION	The last day to originate ACH transactions will be Thursday, Oct. 7 . Please plan ahead for any transactions with an effective date of Oct. 8 or Oct. 12 by initiating these transactions prior to 4 p.m. CT on Thursday, Oct. 7 .
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 CONNECT APP	Access balances, transfer funds, approve wires and ACH payments, and decision Positive Pay exceptions using your smartphone with the Simmons Treasury Connect 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.
WIRES	Incoming wires using Triumph 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 Oct. 12 . This will prevent any issues with entities not recognizing Triumph Bank's routing number and therefore declining those wires. If you have provided the Triumph SWIFT code (FTBMUS44) to any parties sending you a wire, please make sure to provide them with Simmons Bank's SWIFT code (SMNOUS44) to use on any wires sent after Oct. 8 .
STATEMENTS	Prior to conversion, we recommend downloading and saving eStatements from Triumph Bank's online banking system, as eStatements will not immediately transition to Simmons Bank. You will receive two statements for October: one ending Oct. 8 and one ending Oct. 29 .
REMOTE DEPOSITS	Remote deposit scanners must be installed on the Simmons Bank platform by Oct. 12 to avoid a service disruption. You will be provided with information on how to schedule this installation prior to Sep. 29 . Your last Remote Deposit on the Triumph Bank platform will need to be made before 5 p.m. CT on Oct. 8 . If you have any questions, please contact your banker.
DUPLICATE ACCOUNTS	If your account number has changed, you will be notified by your banker or Treasury Management Customer Service with further instructions. You will also receive information via mail from Deluxe, our preferred check supplier.
ADMINISTRATION	Simmons Bank requires self-administration for Treasury Management Services. For online banking, company admins have been identified by the Triumph Bank Cash Management team and are listed on the Simmons Bank Treasury Management agreements. All administrators will need to check their users' permissions post-conversion and contact treasurymanagement@simmonsbank.com or our Treasury Management Customer Service team at 1-800-551-4471 with any changes or questions.
SIMMONS BANK	Beginning Oct. 12 , Triumph Bank locations will open as Simmons Bank.

PRODUCT COMPARISON

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

	TODAY	AFTER OCT. 12, 2021
ROUTING NUMBER	084009111	082900432
ONLINE BANKING	<ul style="list-style-type: none"> • Over a year of transaction history • Same-day intra-bank transfer cutoff is 5 p.m. • Notifications for actions taken (ACH initiated, wire submitted for approval, etc.) and alerts for account activity (balance threshold met, credit posted) • One-to-many and many-to-one transfers not available 	<ul style="list-style-type: none"> • 12 months of transaction history • Same-day intra-bank transfer cutoff is 8 p.m. • Notifications for actions taken (ACH initiated, wire submitted for approval, etc.) • One-to-many and many-to-one transfers available
INFORMATION REPORTING	<ul style="list-style-type: none"> • Transaction activity and balances shown on same report • Export formats available: spreadsheet (CSV), Microsoft Money, QuickBooks (QBO) and Quicken (QFX) 	<ul style="list-style-type: none"> • Transaction activity and balances are separate reports • File export options are standard • Export formats available: Open Financial Exchange (OFX), spreadsheet (CSV), PDF, BAI and QuickBooks (QBO)
ACH	<ul style="list-style-type: none"> • Cutoff is 4 p.m. • No same-day ACH capabilities • Creation methods: manual entry, Nacha upload, templates and import text file 	<ul style="list-style-type: none"> • Cutoff is 6 p.m. • Same-day cutoff at 2 p.m. • Creation methods: manual entry, Nacha upload, templates, recipient list and import text file
REMOTE DEPOSIT	<ul style="list-style-type: none"> • Cutoff is 5:45 p.m. • Deposits do not post until nightly processing • Self-administration not available • Separate login page and credentials 	<ul style="list-style-type: none"> • Cutoff is 6 p.m. • Deposits memo-posted throughout the day • Deposit confirmation emails sent • Self-administration required • Login through Treasury Connect platform
DOMESTIC WIRE	<ul style="list-style-type: none"> • Online wire cutoff is 2 p.m. • Wire templates available • Import option 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 available upon request • Wires can be initiated via branch or online
INTERNATIONAL WIRE	<ul style="list-style-type: none"> • Cutoff is 2 p.m. • Templates available 	<ul style="list-style-type: none"> • Cutoff is 3 p.m. • International beneficiaries available • Rate quote provided at time of initiation

	TODAY	AFTER OCT. 12, 2021
POSITIVE PAY	<ul style="list-style-type: none"> Decision cutoff is 11 a.m. Most check issue files do not require manipulation prior to upload Callback provided for items not decisioned by cutoff Reminder email sent if items are not decisioned prior to cutoff Reporting available for outstanding, stale, issued and decisioned items 	<ul style="list-style-type: none"> Decision cutoff is 12 p.m. Some check issue files may require manipulation prior to upload if they contain header or summary data Reminder email not provided at this time Reporting available for issued, cleared, returned, voided, deleted, stale, dormant, and stop pays
SWEEPS	<ul style="list-style-type: none"> ICS Promontory Sweep – access to Promontory website via single sign-on to see balances and transactions 	<ul style="list-style-type: none"> ICS Promontory Sweep – interest is memo-posted daily to view-only account in online banking; access Promontory website separately
SERVICE CHARGE	<ul style="list-style-type: none"> Account charges are charged on 2nd or 3rd business day of the month Wire fees are charged at the time of initiation 	<ul style="list-style-type: none"> Account charges occur on the 5th and are charged in arrears Wire fees run through Account Analysis
AUTHENTICATION METHODS	<ul style="list-style-type: none"> Authentication at login is available Authentication required for ACH and wires where funds leave the bank No app offering for tokens 	<ul style="list-style-type: none"> Authentication is not available at login at this time Authentication is required for any action where funds leave the bank; additional levels of actions requiring authentication available Authentication using tokens will continue; smartphone app is available for token authentication Token can be a physical token or via a smartphone app
STATEMENTS	<ul style="list-style-type: none"> eStatements available and stored for 13 months Account Analysis statements available by request 	<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 under Statements and Notices

For questions, contact Treasury Management Customer Service at **1-800-551-4471** or treasurymanagement@simmonsbank.com.



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