



Welcome to the family.

Your Triumph Bank account will transition to
Simmons Bank effective October 12, 2021.

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 Triumph 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 and local decision-making at the center of all we do. We firmly believe that we are **Better Together** because this relationship creates an even better bank 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 the family!"

Sincerely,

George A. Makris, Jr.
Chairman & Chief Executive Officer
Simmons Bank

William J. Chase, Jr.
President and Chief Executive Officer
Triumph Bank

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 **Tuesday, Oct. 12, 2021**. The bank will be closed Saturday, Oct. 9 – Monday, Oct. 11, in connection with the conversion and in observance of Columbus Day.

Through Friday, Oct. 8, 2021, please continue to contact Triumph Bank Customer Service at **1-844-901-2265**, Monday through Friday, 8:30 a.m. to 5 p.m. CT, with any questions about your account.

Beginning Tuesday, Oct. 12, 2021, please contact Simmons Bank regarding any account questions 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, Oct. 1, 2021

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

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

Monday, Oct. 4, 2021

Triumph Bank Bill Pay will be unavailable beginning on this date at 8 a.m. All of your existing payee information will transfer to the Simmons Bank system. Triumph will process any scheduled bill payments through Oct. 8. Payments scheduled after Oct. 8, will process at Simmons Bank.

Wednesday, Oct. 6, 2021

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

Friday, Oct. 8, 2021

Triumph Bank's online banking will be in view-only mode starting on Oct. 8 at 5 p.m. CT. Your profile will be converted and available on Simmons Bank Online and Mobile Banking at 8 a.m. CT Tuesday, Oct. 12.

Monday, Oct. 11, 2021

Start using your Simmons Bank debit card; your Triumph Bank debit card is now discontinued. If you have not received your Simmons Bank debit card by Oct. 1, please call 1-866-246-2400. (See page 4 for further details.)

Tuesday, Oct. 12, 2021

Your transition to Simmons Bank is complete.

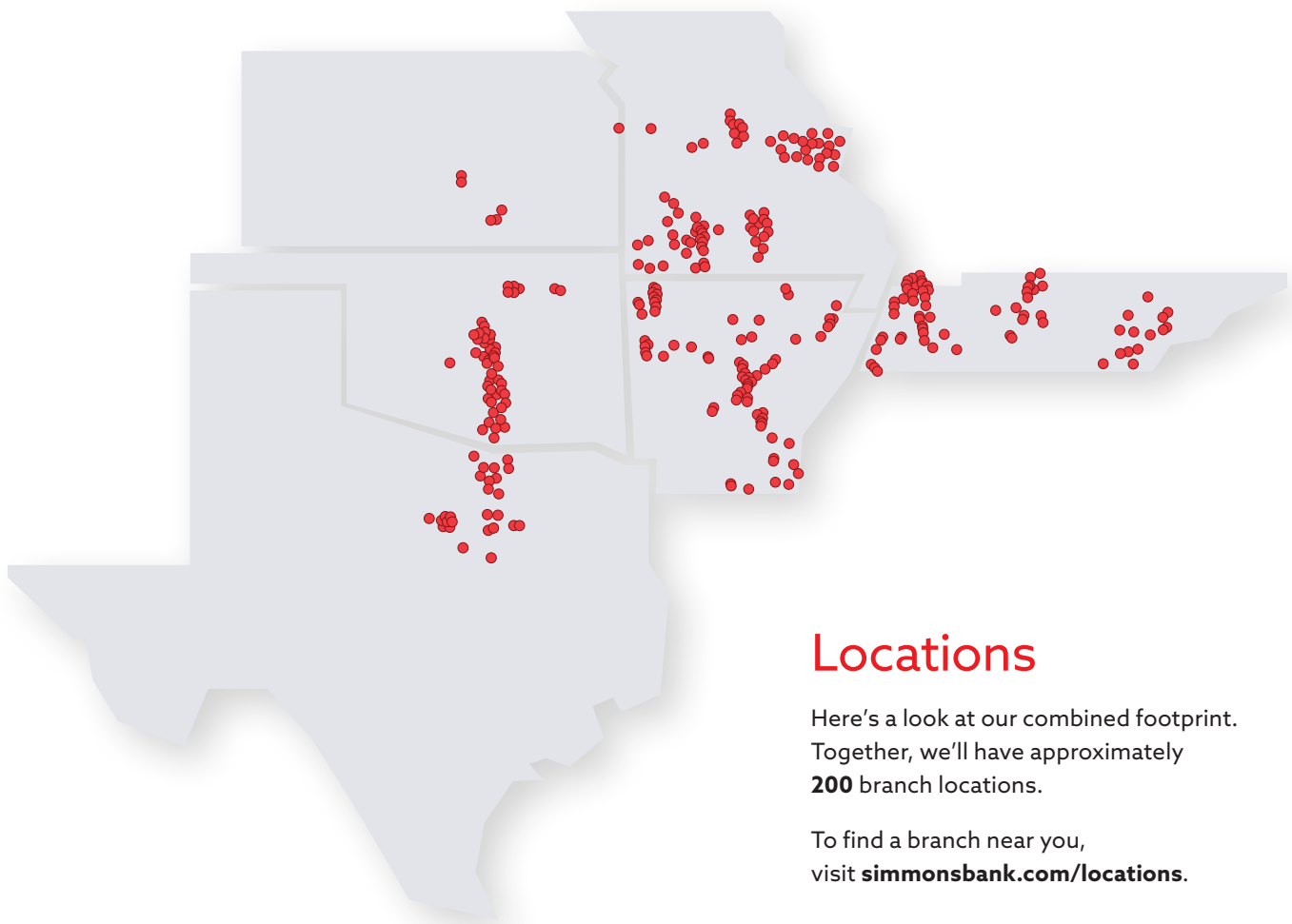
If you received a new account number, begin using your new Simmons Bank checks. Please also use your new Simmons Bank debit card.

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 **200** branch locations.

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



The Simmons Bank Story

Our story began 118 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 Triumph Bank and Simmons Bank products?

A While there are some differences in our products, Triumph Bank and Simmons Bank have worked hard to ensure that we continue to meet all of your banking needs. Your Triumph Bank account will remain unchanged until Oct. 8, at which time it will convert to the Simmons Bank account type that it most closely matches. You can review the features for the Simmons Bank account to which your account will convert on pages 8–23 for personal accounts and pages 32–41 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 Triumph 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 be notified by mail and will receive new checks before conversion with a date to start using them. See more details on checks below.

Q Can I use my Triumph Bank checks after conversion?

A If your account number does not change, yes, please continue using your Triumph 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 prior to conversion and those checks should be used after conversion.

Q Can I still use my Triumph Bank debit card?

A You can continue using your Triumph Bank debit card now through Sunday, Oct. 10. You will receive a Simmons Bank debit card by Sept. 30. Please activate and begin using your new Simmons Bank debit card on Monday, Oct. 11. 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 Oct. 1, please contact Simmons Bank customer service at **1-866-246-2400**.

Q Does Simmons Bank offer overdraft protection?

A Yes, Simmons Bank offers an overdraft protection plan for automatic bill payments, checks and other transactions made using your checking account number. We do not authorize and pay overdrafts for ATM transactions and everyday point-of-sale debit card transactions unless you contact Simmons Bank and opt in to have these transactions covered.

More information on our overdraft protection plan can be found on page 30 of the disclosure booklet.

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

A We will charge you a fee up to \$36 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 Can I use my Triumph Bank debit card at a Simmons Bank ATM without being charged a fee?

A Yes, you can use a Triumph Bank debit card at a Simmons Bank ATM. The ATM surcharge is free since both Triumph Bank and Simmons Bank participate in the MoneyPass® network.

Triumph Bank ATMs may periodically be unavailable during the transition to Simmons Bank. We will bring these ATMs back online as early as possible during the transition to Simmons Bank. Please note, ATM transactions at First Horizon will no longer be surcharge-free.

You will continue to have access to any of the 37,000+ surcharge-free MoneyPass® ATMs nationwide. Visit simmonsbank.com/locations for Simmons Bank ATM locations and moneypass.com/atm-locator for MoneyPass® ATM locations. Use of non-Simmons Bank ATMs may result in a fee.

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 Triumph 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 Triumph Bank credit card(s)?

A Yes, your Triumph credit card is issued by TIB Bank on behalf of Triumph Bank and will continue to be supported by TIB Bank. **Please note:** Simmons Bank is unable to support credit cards issued through TIB Bank.

Please visit www.cardaccount.net to manage your TIB Bank card. At the time of card expiration or reissue, you may get a generic card in the mail. If you have questions, please contact TIB Bank Card Service Center at **1-800-367-7576**.

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 What will happen to my safe deposit box?

A If you have a safe deposit box, beginning Oct. 12, it will be governed by the Tennessee safe deposit box lease in the enclosed disclosure booklet.

Online, Mobile and Telephone Banking

Q What will happen to the Triumph Bank website?

A On Oct. 12, the Triumph Bank website will redirect to the Simmons Bank home page at simmonsbank.com.

Q Will my online banking login ID and password change?

A Your online banking login ID will stay the same, but your password will change. You will receive an email by October 1 from support@simmonsbank.com with information 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 you will be able to view your Triumph Bank online banking profile but will not be able to perform transactions starting Oct. 8 at 5 p.m. CT.

You can begin accessing Simmons Bank Online and Mobile Banking by 8 a.m. CT on Oct. 12.

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 Oct. 12. **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 Tuesday, Oct. 12.



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. Though rare, some payees that are currently receiving electronic payments may receive check payments and some payees that are currently receiving check payments may be transferred to receive electronic payments. Please review your accounts after conversion to ensure everything has transferred correctly.

Q Does Simmons Bank have telephone banking?

A You will have full access to Simmons Bank telephone banking beginning Oct. 12 at 8 a.m. Please make note of the new toll-free number **1-877-245-1234**. The first time you call 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 touchtone phone.

TIP

Please plan ahead as you will be able to view your Triumph Bank online banking profile but will not be able to perform transactions starting Oct. 8 at 5 p.m. CT. Bill pay will be unavailable starting Monday, Oct. 4 at 8 a.m. CT.

Personal Banking Solutions

Account Transition

This chart shows a side-by-side main feature comparison of the Triumph 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 Triumph Bank account name on your statement. If you are interested in changing your account type **after the conversion on Oct. 12** 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 www.simmonsbank.com/contact.

Current Account Name	Current Account Features	New Account Name	New Account Features
Complimentary 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 Automated OD protection transfer tied to a savings/checking/HELOC account available</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking / Bill Pay Free</p> <p>Checks First order of checks free (30 check starter pack)</p> <p>Other 50% off safe deposit box for first year</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> <p>Checks First order of Simmons Bank standard checks 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												
Performance Checking	<p>Monthly Service Charge \$10.00</p> <p>Avoid Service Charge By Maintain \$1,000 average daily balance or maintain \$10,000 combined average balance of checking, savings, money market, CDs, IRAs and/or outstanding balances on lines of credit or installment loans</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield of 0.10% compounded and paid monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Automated OD protection transfer tied to a savings/checking/HELOC account available</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking / Bill Pay Free</p> <p>Checks Free checks (30 check starter pack)</p> <p>Other 50% off safe deposit box for first 2 years</p>	Interest Checking	<p>Monthly Service Charge \$10.00</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 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 August 17, 2021. 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.

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

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												
Prime Timer 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 and annual percentage yield of 0.55% compounded and paid monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Automated OD protection transfer tied to a savings/ checking/HELOC account available</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking / Bill Pay Free</p> <p>Checks First order of checks free (30 check starter pack)</p> <p>Other 10% off safe deposit box</p>	Interest Checking	<p>Monthly Service Charge \$10.00</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 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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2 You can sign up for eStatements in Simmons Bank Online and Mobile Banking.

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												
Young Professional Checking	<p>Monthly Service Charge \$10 (after first year)</p> <p>Avoid Service Charge By After first year, maintain \$1,000 average balance or \$10,000 combined relationship balance</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield of 0.10% compounded and paid monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Automated OD protection transfer tied to a savings/ checking/HELOC account available</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking / Bill Pay Free</p> <p>Checks First order of checks free</p> <p>Other Free ATM withdrawals (All ATM fees waived)</p>	Interest Checking	<p>Monthly Service Charge \$10.00</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 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												
Community Hero 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 and annual percentage yield at 0.25% compounded and paid monthly</p> <p>Debit Card Free</p> <p>Statements Free monthly eStatements or paper statements</p> <p>Overdraft Protection Automated OD protection transfer tied to a savings/checking/HELOC account available</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking / Bill Pay Free</p> <p>Other Free ATM withdrawals (All ATM fees waived)</p>	Interest Checking	<p>Monthly Service Charge \$10.00</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 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
<p>Nashville Personal Free Checking</p>	<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 Automated OD protection transfer tied to a savings/ checking/HELOC account available</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking / Bill Pay Free</p>	<p>Simply Checking</p>	<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												
Health Savings Family	<p>Monthly Service Charge \$2.00</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.10% 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 \$3.00</p> <p>Avoid Service Charge By N/A</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>0.07%</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%														

1 Annual percentage yield (APY) is effective as of August 17, 2021. 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.

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												
Health Savings Individual	<p>Monthly Service Charge \$2.00</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.10% 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 \$3.00</p> <p>Avoid Service Charge By N/A</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>0.07%</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																
Private Banking Medical	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Tiered rate of interest and annual percentage yield compounded and credited monthly</p> <table> <tr> <td>\$0-\$49,999.99</td> <td>0.55%</td> </tr> <tr> <td>\$50,000 and above</td> <td>0.55%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free monthly eStatements or paper statements</p> <p>Overdraft Protection Automated OD protection transfer tied to a savings/checking/HELOC account available</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Bill Pay Free</p> <p>Other Free ATM withdrawals (All ATM fees waived)</p>	\$0-\$49,999.99	0.55%	\$50,000 and above	0.55%	Interest Checking	<p>Monthly Service Charge \$10.00</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> <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 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-\$49,999.99	0.55%																		
\$50,000 and above	0.55%																		
\$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																
Private Banking Professional	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Tiered rate of interest and annual percentage yield compounded and credited monthly</p> <table> <tr> <td>\$0-\$24,999.99</td> <td>0.55%</td> </tr> <tr> <td>\$25,000 and above</td> <td>0.10%</td> </tr> </table> <p>Debit Card Free</p> <p>Statements Free monthly eStatements or paper statements</p> <p>Overdraft Protection Automated OD protection transfer tied to a savings/checking/HELOC account available</p> <p>Withdrawals No limit</p> <p>Items Processed Unlimited</p> <p>Online Banking / Bill Pay Free</p> <p>Other Free ATM withdrawals (All ATM fees waived)</p>	\$0-\$24,999.99	0.55%	\$25,000 and above	0.10%	Interest Checking	<p>Monthly Service Charge \$10.00</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> <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 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-\$24,999.99	0.55%																		
\$25,000 and above	0.10%																		
\$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%																		
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Current Account Name	Current Account Features	New Account Name	New Account Features												
Classic Savings	<p>Monthly Service Charge \$2.00</p> <p>Avoid Service Charge By Maintain \$500 average daily balance or monthly automatic transfer of \$25 or more from Triumph checking account</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.25% compounded and credited monthly</p> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p> <p>Other 25% off first year safe deposit box rental</p>	Simply Savings	<p>Monthly Service Charge \$5.00</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>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%														
\$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												
Junior Banker Savings	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.25% compounded and credited monthly</p> <p>Statements Free eStatements or paper statements</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p>	Simply Youth Savings <i>Converts to a Simply Savings Account when account owner turns 18</i>	<p>Monthly Service Charge \$5.00 (fee does not apply until primary owner reaches 18)</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 (fee does not apply until primary owner reaches 18)</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%														
\$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																								
Wealth Money Market (Memphis)	<p>Monthly Service Charge \$25.00</p> <p>Avoid Service Charge By Maintain \$2,500 minimum daily balance or \$10,000 combined relationship balance</p> <p>Interest Rate and APY Tiered rate of interest and annual percentage yield compounded and credited monthly</p> <table border="1"> <tr> <td>\$0-\$24,999.99</td> <td>0.20%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.25%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.30%</td> </tr> <tr> <td>\$100,000-\$249,999.99</td> <td>0.35%</td> </tr> <tr> <td>\$250,000-\$499,999.99</td> <td>0.45%</td> </tr> <tr> <td>\$500,000 and above</td> <td>0.55%</td> </tr> </table> <p>Statements Free monthly eStatements or paper statements</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p> <p>Other 50% off first 2 years safe deposit box rental</p>	\$0-\$24,999.99	0.20%	\$25,000-\$49,999.99	0.25%	\$50,000-\$99,999.99	0.30%	\$100,000-\$249,999.99	0.35%	\$250,000-\$499,999.99	0.45%	\$500,000 and above	0.55%	Money Market Savings	<p>Monthly Service Charge \$10.00</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); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$.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-\$24,999.99	0.20%																										
\$25,000-\$49,999.99	0.25%																										
\$50,000-\$99,999.99	0.30%																										
\$100,000-\$249,999.99	0.35%																										
\$250,000-\$499,999.99	0.45%																										
\$500,000 and above	0.55%																										
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\$10,000-\$24,999.99	0.05%																										
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\$100,000 and above	0.10%																										

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Current Account Name	Current Account Features	New Account Name	New Account Features																
Nashville Personal Money Market	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Tiered rate of interest and annual percentage yield compounded and credited monthly</p> <table border="0"> <tr> <td>\$0-\$4,999.99</td> <td>0.25%</td> </tr> <tr> <td>\$5,000 and above</td> <td>1.05% Rate; 1.06% APY</td> </tr> </table> <p>Statements Free monthly eStatements or paper statements</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p> <p>Other 50% off first 2 years safe deposit box rental</p>	\$0-\$4,999.99	0.25%	\$5,000 and above	1.05% Rate; 1.06% APY	Money Market Savings	<p>Monthly Service Charge \$10.00</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); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$.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-\$4,999.99	0.25%																		
\$5,000 and above	1.05% Rate; 1.06% APY																		
\$0-\$2,499.99	0.01%																		
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\$10,000-\$24,999.99	0.05%																		
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Current Account Name	Current Account Features	New Account Name	New Account Features												
Premier Money Market	<p>Monthly Service Charge \$25.00</p> <p>Avoid Service Charge By Maintain \$50,000 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.55%</p> <p>Statements Free monthly eStatements or paper statements</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p> <p>Other 50% off first 2 years safe deposit box rental</p>	Money Market Savings	<p>Monthly Service Charge \$10.00</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); \$3 paper statements²</p> <p>Withdrawals No limit</p> <p>Items Processed Fifty (50) free deposits per month, additional deposits are \$.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%														
\$2,500-\$9,999.99	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
IRA Savings	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.25%</p> <p>Online Banking Free</p> <p>Statements Free monthly eStatements or paper statements</p> <p>Contributions / Withdrawals Subject to IRS regulations</p>	12-month IRA CD	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Single interest rate and annual percentage yield set for the term of the IRA CD; interest will be compounded every calendar quarter</p> <p>Simmons Bank Online and Mobile Banking Free</p> <p>Statements N/A</p> <p>Term 12-month term – Initial 12-month term begins at time of conversion (Oct. 12, 2021)</p> <p>Transaction Limitations</p> <ol style="list-style-type: none"> 1. Early Withdrawal penalties will be waived for the first 12-month CD term following conversion 2. Effective Oct. 12, 2022, principal withdrawn before maturity is included in the amount subject to early withdrawal penalty 3. Effective Oct. 12, 2022, you can only withdraw interest credited in the term before maturity of that term without penalty; you can withdraw interest only on the crediting dates <p>Additional Terms</p> <ol style="list-style-type: none"> 1. Account bound by terms and conditions of the IRA Plan Agreement 2. See Understanding Your Simmons Bank Deposit Account – Truth In Savings – IRA Certificate of Deposit for more details

Personal Banking Solutions

Personal Checking Accounts



Features and Benefits of All Personal Simmons Bank Checking Accounts

- Simmons Bank will waive paper statement fees for all applicable products through January 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 Feb. 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 Feb. 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 Feb. 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 Feb. 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 Feb. 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 Feb. 1, 2022



Personal Banking Solutions

Savings Accounts



Features and Benefits of All Personal Simmons Bank Savings Accounts

Simmons Bank
ATM Card

Simmons Bank Online
and Mobile Banking

Data connection required.
Wireless carrier fees
may apply.

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 Feb. 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 Savings¹

Stay healthier – and wealthier – with this tax-advantaged account

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 Feb. 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 minimum daily 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 Feb. 1, 2022
- Interest earned on entire daily collected balance

¹ 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.

More Personal Financial Services You Should Know About

In addition to your deposit accounts, we know you may have relationships with Triumph 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.

Mortgage

Unless you are otherwise notified, Simmons Bank representatives will continue managing all mortgage products, and your terms and conditions will remain the same. After Tuesday, Oct. 12, 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 Triumph Bank Consumer Loan, your interest rate, terms and conditions will remain the same. Unless you are otherwise notified, after Tuesday, Oct. 12, 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 Triumph Bank, and your loan has not closed or is not expected to close prior to Oct. 12, expect no changes as a result of this conversion.

Home Equity Line of Credit and Personal Lines of Credit

After conversion on Oct. 12, 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 Oct. 12 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.

Certificate of Deposit

The terms, interest rate, annual percentage yield (APY), maturity date and early withdrawal penalty on your current Triumph Bank Certificate of Deposit (CD) will remain the same until maturity. After your CD matures, it will change to Simmons Bank's standard CD terms. **Please note:** *While your interest rate and maturity may remain the same, beginning Oct. 12, 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 Oct. 12, you can expect to receive a maturity notice in the mail from Triumph Bank.*

IRA CDs

Effective Oct. 12, 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 Oct. 12, 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.*

IRA Savings

Effective Oct. 12, maturity dates for IRA Savings accounts will be changed to a 12-month term. The interest rate will not change. The product will auto-renew at the end of the 12-month term. **Please note:** *While your interest rate may remain the same, beginning Oct. 12, your CD will be governed by the Simmons Bank Terms and Conditions which are included in the enclosed disclosure booklet.*

Other Personal Solutions Simmons Bank Offers

- Round-Up, where debit card transactions are rounded up to the next whole dollar amount, and the differences 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 Triumph 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.**

For current Triumph 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 Oct. 12** 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 www.simmonsbank.com/contact.

Current Account Name	Current Account Features	New Account Name	New Account Features
Business 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 Not available</p> <p>Items Processed 175 free per statement cycle; \$.15 per transaction in excess of 175</p> <p>Cash Deposits Unlimited</p> <p>Online Bill Pay Free</p> <p>Other Up to \$75 credit on first check order; 50% off first year safe deposit box rental fee</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; \$.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 Bill Pay 10 free per statement cycle; \$.75 each thereafter</p> <p>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</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												
<p>Business Performance Checking</p> <p><i>For Sole Proprietors and Non-Profits</i></p>	<p>Monthly Service Charge \$10.00</p> <p>Avoid Service Charge By Maintain \$1,000 minimum daily balance</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.10% compounded and credited monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not available</p> <p>Items Processed 175 free per statement cycle; \$.15 per transaction in excess of 175</p> <p>Online Banking Free</p> <p>Other</p> <ul style="list-style-type: none"> • Up to \$75 credit on first check order • 50% off first 2 years safe deposit box rental fee • Free Performance Checking account for Principals 	<p>Simply Business Interest Checking</p>	<p>Monthly Service Charge \$8.00</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>\$999,997.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,998.99</td> <td>0.05%</td> </tr> <tr> <td>\$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%	\$999,997.99	0.05%	\$999,998.99	0.05%	\$999,999.99	0.05%	\$1,000,000 and above	0.10%
\$0-\$249,999.99	0.02%														
\$250,000-\$999,996.99	0.05%														
\$999,997.99	0.05%														
\$999,998.99	0.05%														
\$999,999.99	0.05%														
\$1,000,000 and above	0.10%														

1 Annual percentage yield (APY) is effective as of August 17, 2021. 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.

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

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
Business Analysis Checking	<p>Monthly Service Charge \$15.00</p> <p>Avoid Service Charge By Earnings credit allowance to offset items processing and monthly maintenance fees</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not Available</p> <p>Debit Card Free</p> <p>Online Banking Free</p> <p>Other Up to \$75 credit on first check order</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>

¹ 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												
Business Analysis with Interest Checking	<p>Monthly Service Charge \$20.00</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Single rate of interest of 1.10% and an annual percentage yield of 1.11% compounded and credited monthly</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not Available</p> <p>Items Processed Unlimited</p> <p>Debit Card Free</p> <p>Online Banking Free</p> <p>Note: 1 customer on this product</p>	Commercial Checking Plus	<p>Monthly Service Charge Account analysis pricing</p> <p>Avoid Service Charge By Account analysis pricing</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>\$999,997.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,998.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$1,000,000 and above</td> <td>0.10%</td> </tr> </table> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Overdraft Protection Not available</p> <p>Items Processed Account analysis</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>	\$0-\$249,999.99	0.02%	\$250,000-\$999,996.99	0.05%	\$999,997.99	0.05%	\$999,998.99	0.05%	\$999,999.99	0.05%	\$1,000,000 and above	0.10%
\$0-\$249,999.99	0.02%														
\$250,000-\$999,996.99	0.05%														
\$999,997.99	0.05%														
\$999,998.99	0.05%														
\$999,999.99	0.05%														
\$1,000,000 and above	0.10%														

1 Annual percentage yield (APY) is effective as of August 17, 2021. 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.

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												
IOLTA	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.10% compounded and credited monthly</p> <p>Debit Card Free</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not available</p> <p>Items Processed Unlimited</p> <p>Online Banking Free</p>	Simply Business Interest Checking	<p>Monthly Service Charge \$8.00</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>\$999,997.99</td> <td>0.05%</td> </tr> <tr> <td>\$999,998.99</td> <td>0.05%</td> </tr> <tr> <td>\$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>Simmons Bank Online and Mobile Banking Single user free; \$8.95 monthly fee for multiple users</p> <p>Cash Deposits Unlimited</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%	\$999,997.99	0.05%	\$999,998.99	0.05%	\$999,999.99	0.05%	\$1,000,000 and above	0.10%
\$0-\$249,999.99	0.02%														
\$250,000-\$999,996.99	0.05%														
\$999,997.99	0.05%														
\$999,998.99	0.05%														
\$999,999.99	0.05%														
\$1,000,000 and above	0.10%														

1 Annual percentage yield (APY) is effective as of August 17, 2021. 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.

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

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						
Repurchase Agreements	<p>Monthly Service Charge \$40</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.15% compounded and credited monthly</p> <p>Debit Card No</p> <p>Statements Free eStatements or paper statements</p> <p>Overdraft Protection Not available</p> <p>Items Processed Unlimited (daily sweep)</p> <p>Online Banking Free</p>	Repo Sweep	<p>Monthly Service Charge No fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Tiered interest rate and annual percentage yield compounded and paid monthly¹</p> <table border="0"> <tr> <td>\$0-\$249,999.99</td> <td>0.10%</td> </tr> <tr> <td>\$250,000-\$999,999.99</td> <td>0.10%</td> </tr> <tr> <td>\$1,000,000 and above</td> <td>0.10%</td> </tr> </table> <p>Debit Card No</p> <p>Statements Free eStatements (if enrolled); \$5 paper statements²</p> <p>Overdraft Protection Not available</p> <p>Items Processed Unlimited</p> <p>Simmons Bank Online and Mobile Banking Free</p>	\$0-\$249,999.99	0.10%	\$250,000-\$999,999.99	0.10%	\$1,000,000 and above	0.10%
\$0-\$249,999.99	0.10%								
\$250,000-\$999,999.99	0.10%								
\$1,000,000 and above	0.10%								

1 Annual percentage yield (APY) is effective as of August 17, 2021. 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.

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												
Business Savings	<p>Monthly Service Charge \$4.00</p> <p>Avoid Service Charge By Maintain \$500 average balance</p> <p>Interest Rate and APY Single rate of interest and annual percentage yield at 0.25% compounded and credited monthly</p> <p>Statements Free eStatements or paper statements paper statements</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p> <p>Other 25% off first year safe deposit box rental</p>	Simply Savings Business	<p>Monthly Service Charge \$5.00</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); \$5 paper statements²</p> <p>Withdrawals No limit</p> <p>Simmons Bank Online and Mobile 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%														

1 Annual percentage yield (APY) is effective as of August 17, 2021. 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.

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																								
Business Wealth Money Market	<p>Monthly Service Charge \$25.00</p> <p>Avoid Service Charge By Maintain \$2,500 average balance</p> <p>Interest Rate and APY Tiered rate of interest and annual percentage yield compounded and credited monthly</p> <table border="1"> <tr> <td>\$0-\$24,999.99</td> <td>0.20%</td> </tr> <tr> <td>\$25,000-\$49,999.99</td> <td>0.25%</td> </tr> <tr> <td>\$50,000-\$99,999.99</td> <td>0.30%</td> </tr> <tr> <td>\$100,000-\$249,999.99</td> <td>0.35%</td> </tr> <tr> <td>\$250,000-\$499,999.99</td> <td>0.45%</td> </tr> <tr> <td>\$500,000 and above</td> <td>0.55%</td> </tr> </table> <p>Statements Free monthly eStatements or paper statements</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p>	\$0-\$24,999.99	0.20%	\$25,000-\$49,999.99	0.25%	\$50,000-\$99,999.99	0.30%	\$100,000-\$249,999.99	0.35%	\$250,000-\$499,999.99	0.45%	\$500,000 and above	0.55%	Money Market Savings Business	<p>Monthly Service Charge \$10.00</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 \$.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-\$24,999.99	0.20%																										
\$25,000-\$49,999.99	0.25%																										
\$50,000-\$99,999.99	0.30%																										
\$100,000-\$249,999.99	0.35%																										
\$250,000-\$499,999.99	0.45%																										
\$500,000 and above	0.55%																										
\$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%																										

1 Annual percentage yield (APY) is effective as of August 17, 2021. 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.

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																
Nashville Commercial Money Market	<p>Monthly Service Charge No Fee</p> <p>Avoid Service Charge By N/A</p> <p>Interest Rate and APY Tiered rate of interest and annual percentage yield compounded and credited monthly</p> <table border="0"> <tr> <td>\$0-\$9,999.99</td> <td>0.25%</td> </tr> <tr> <td>\$10,000 and above</td> <td>1.05 Rate; 1.06% APY</td> </tr> </table> <p>Statements Free monthly eStatements or paper statements</p> <p>Withdrawals No limit</p> <p>Online Banking Free</p>	\$0-\$9,999.99	0.25%	\$10,000 and above	1.05 Rate; 1.06% APY	Money Market Savings Business	<p>Monthly Service Charge \$10.00</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 \$.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-\$9,999.99	0.25%																		
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1 Annual percentage yield (APY) is effective as of August 17, 2021. 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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Business Banking Solutions

Business Accounts



Features and Benefits of All Simmons Bank Business Checking Accounts

Simmons Bank
Contactless Debit Card
with EMV Chip

See page 4 for more details
about debit cards.

Simmons Bank Online
and Mobile Banking

Simmons Bank will waive
monthly service charge fees
and paper statement fees for
all applicable products through
January 2022. Sign up for
eStatements in Simmons Bank
Online and Mobile Banking.

Data connection required.
Wireless carrier fees
may apply.

Access to 200+ branches,
200+ ATMs and
37,000+ surcharge-free
MoneyPass® ATMs
nationwide

Simply Business Checking

Designed for small companies
with minimal balances, transactions
and users

Account Features

- \$100 Minimum Opening Balance
- \$10 Monthly Service Charge (waived if a \$500 minimum daily balance is met)
- 100 free transactions per month
\$0.35 per additional transaction
- Simmons Bill Pay
First 10 bills per month free, \$0.75 for each additional bill
- \$7,000 deposited cash per month
\$2.50 per additional \$1,000
- Free eStatements (if enrolled)
Paper statements are \$5 per statement cycle beginning Feb. 1, 2022

Simply Business Plus Checking

Designed for small companies
with moderate balances, moderate
transactions and multiple users

Account Features

- \$100 Minimum Opening Balance
- \$20 Monthly Service Charge (waived if a \$15,000 minimum daily balance is met)
- 200 free transactions per month
\$0.35 per additional transaction
- Simmons Bill Pay
First 10 bills per month free, \$0.75 for each additional bill
- \$15,000 deposited cash per month
\$2.50 per additional \$1,000
- Free eStatements (if enrolled)
Paper statements are \$5 per statement cycle beginning Feb. 1, 2022

Simply Business Interest Checking

Bolster your business's balance

Available to nonprofits, trusts,
estates, and IOLTAS

Account Features

- \$100 Minimum Opening Balance
- \$8 Monthly Service Charge (waived if a \$1,000 minimum daily balance is met)
- No transaction limitations
- No minimum balance to earn interest
- Free eStatements (if enrolled)
Monthly paper statements are \$5 per month beginning Feb. 1, 2022
- Simmons Bill Pay
First 20 bills per month free, \$0.50 for each additional bill
- Interest earned on entire daily collected balance

Commercial Checking

Give yourself credit
for maintaining balances

Account Features

- \$100 Minimum Opening Balance
- Analyzed Monthly Service Charge
- Analyzed Balance to Avoid Service Charge
- Earnings credit
- Free eStatements (if enrolled)
Paper statements are \$5 per statement cycle beginning Feb. 1, 2022
- Simmons Bill Pay
First 20 bills per month free, \$0.50 for each additional bill

Money Market Savings Business

Earn more interest with the ability
to waive service fees

Account Features

- \$100 Minimum Opening Balance
- \$10 Monthly Service Charge (waived if a \$2,500 minimum daily balance is met)
- Fifty (50) free deposited items per month
Additional deposited items are \$0.25 per item
- Interest earned on entire daily collected balance
- Free eStatements (if enrolled)
Paper statements are \$5 per statement cycle beginning Feb. 1, 2022

Simply Savings Business

A safe and secure way to build
your company's capital

Account Features

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



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 Triumph Bank, it will continue under the terms and interest rate specified in your loan documents. Please continue making your payments as usual. After Tuesday, Oct. 12, 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 Triumph Bank Treasury Management services, you will be contacted separately on the transition of these services to the Simmons Bank system.

Wire Transfers

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 Tuesday, Oct. 12. This will prevent any issues with entities not recognizing Triumph's routing number and therefore declining those wires.

Triumph Bank Business Credit Cards

Your Triumph Business credit card is issued by TIB Bank on behalf of Triumph Bank and will continue to be supported by TIB Bank. **Please note:** *Simmons Bank is unable to support credit cards issued through TIB Bank.*

Please visit www.cardaccount.net to manage your TIB Bank card. At the time of card expiration or reissue, you may get a generic branded card in the mail from TIB Bank. If you have questions, please contact TIB Bank Card Service Center at **1-800-376-7576**.

Other Business Solutions Simmons Bank Offers

- Merchant Services¹
- Visa® Corporate and Visa® Business Credit Cards (subject to credit approval)
- CheckmarcUSA®, a free service to recover dishonored checks and electronic payments

Please visit simmonsbank.com for more information about our Business Banking products and services.

¹ All Merchant Services are subject to qualifications and approval by Simmons Bank.

Welcome to more.

MORE SERVICES. MORE PRODUCTS. MORE OPPORTUNITIES.

QUICK REFERENCE NUMBERS

Through Friday, Oct. 8, 2021, please continue to contact Triumph Bank Customer Service at **1-844-901-2265**, Monday through Friday, 8:30 a.m. to 5 p.m. CT, with any questions about your account.

Beginning Tuesday, Oct. 12, 2021, please contact Simmons Bank regarding any account questions 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