

# PRIVACY POLICY

Protecting your privacy is important to Simmons Bank. We believe the confidentiality and protection of customer information is one of our fundamental responsibilities. Simmons Bank is committed to providing our customers a broad range of financial products and services while safeguarding customer information.

We will not disclose information about you to anyone except as disclosed in our Privacy Policy or as permitted by law.

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## **FACTS** WHAT DOES **SIMMONS FIRST NATIONAL CORPORATION**

### DO WITH YOUR PERSONAL INFORMATION?

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**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

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**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- account balances and transaction history
- credit history and investment experience

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**How?** All financial companies need to share customers' personal information to run their everyday business. In the section

below, we list the reasons financial companies can share their customers' personal information; the reasons Simmons First National Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Simmons First share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates everyday business purposes –</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share
To Limit our sharing	<ul style="list-style-type: none"> <li>• Call 866.246.2400 - The operator will assist you. You will be asked a few short questions to verify your</li> </ul>	

identity and decision regarding sharing. - our menu will prompt you through your choice(s)

**Please note:**

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice.

When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

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Questions? Call 866-246-2400

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**Who we are**

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**Who is providing this notice?** Simmons First National Corporation entities include the following types of companies: automobile, commercial bank, finance, insurance, investment, mortgage and trust.

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**What we do**

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**How does Simmons First National Corporation protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

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**How does Simmons First National Corporation collect my** We collect your personal information, for example, when you

## personal information?

- open an account or make deposits or withdrawals from your account
- apply for a loan or use your credit or debit card
- seek advice about your investments

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Simmons First or Simmons Bank name and financial companies such as Simmons First Investment Group, Inc.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Simmons First National Corporation does not share with nonaffiliates so they can market to you.*

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**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial services companies such as insurance agencies.*