



Simmons Bank
nearby & neighborly

Frequently Asked Questions for Customers

Q: Why is Simmons Bank buying Liberty Bank?

Is this a good thing for Liberty Bank customers?

Is this a good thing for our community?

A: This merger is an excellent opportunity to combine two well respected financial institutions with a distinguished history of providing exceptional service to our customers and a strong commitment to the communities we serve. Together we offer increased regional size and strength, a more sophisticated product mix and opportunities for our customers, associates and communities that wouldn't be possible separately. Key merger highlights:

- Total combined assets of \$7.8 billion
- Nearly 170 locations throughout Arkansas, Kansas, Missouri and Tennessee
- Associates committed to exceeding the expectations of our customers

After the merger is completed, the same friendly faces will continue to serve you with the same high level of customer service you have come to expect. As we progress through the transition period, we will notify you well in advance of any change. Our goal is to make any changes as seamless as possible for you.

Q: How does Simmons Bank buying Liberty Bank impact my accounts?

A: For now, it is business as usual. We will notify you well in advance of account changes resulting from the merger.

Q: Will this office stay open?

A: We don't anticipate any branch closures. However, it is too early in the merger process for final decisions to be made.

Q: Will my products and services stay the same?

A: Our goal for the next several months is business as usual. If there are any account changes as a result of the merger, we will notify you well in advance of any change. Our goal is to make any changes as seamless as possible for you our valued customer.

Q: Is Employee X still my loan officer?



Simmons Bank
nearby & neighborly

A: For now, it is business as usual. We will notify you well in advance of any changes resulting from the merger.

Q: Was Liberty Bank in trouble?

A: No. This merger is an excellent opportunity to combine two well respected financial institutions with a distinguished history of providing exceptional service to our customers and a strong commitment to the communities we serve. Together we offer increased regional size and strength, a more sophisticated product mix and opportunities for our customers, associates and communities that wouldn't be possible separately. Key merger highlights:

- Total combined assets of \$7.8 billion
- Nearly 170 locations throughout Arkansas, Kansas, Missouri and Tennessee
- Associates committed to exceeding the expectations of our customers

After the merger is completed, the same friendly faces will continue to serve you with the same high level of customer service you have come to expect. As we progress through the transition period, we will notify you well in advance of any change. Our goal is to make any changes as seamless as possible for you.