Simmons Bank simplifies savings with Round-Up program

LITTLE ROCK, Ark., April 6, 2026 /PRNewswire/ -- Simmons Bank announced today its automatic savings program, Round-Up, allowed more than 25,000 customers to save more than $5.9 million during 2025. As households across the country focus on building stronger financial habits during America Saves Week, the program highlights how small, consistent actions can lead to meaningful savings over time.

This feature rounds up debit purchases to the nearest dollar and transfers the difference to a second account of the customer's choice, making it effortless to build an emergency fund.

According to the Federal Reserve's recent Survey on Household Economics and Decision Making, roughly one in three Americans have no emergency savings, and only 41-43 percent can cover a $1,000 emergency expense with savings.

"The Simmons Bank Round-Up savings program removes the friction from saving by automating the process," said Joshua Jensen, chief deposit officer at Simmons Bank. "By rounding up debit card purchases and directing the difference into savings, customers can steadily build funds for unexpected expenses or long-term financial goals without changing their routine."

Established in 2014, the Simmons Bank Round-Up program is designed to reduce the effort needed to save by automating the process when customers use their debit card to conduct a purchase. During America Saves Week, Simmons Bank encourages customers to take small steps, like enrolling in Round-Up, to create lasting financial security.

For more information about Simmons Bank or the Round-Up program, visit simmonsbank.com.

Simmons Bank
Simmons Bank is a wholly owned subsidiary of Simmons First National Corporation (NASDAQ: SFNC), a Mid-South based financial holding company that has paid cash dividends to its shareholders for 116 consecutive years. Its principal subsidiary, Simmons Bank, operates more than 220 branches in Arkansas, Kansas, Missouri, Oklahoma, Tennessee and Texas. Founded in 1903, Simmons Bank offers comprehensive financial solutions delivered with a client-centric approach. Recently, Simmons Bank was recognized by *Newsweek* as one of America's Best Regional Banks and Credit Unions 2026 and by *Forbes* as one of America's Best-In-State Companies 2026. In 2025, Simmons Bank was recognized by *Newsweek* as one of America's Greatest Workplaces 2025 in Arkansas and one of America's Best Regional Banks 2025, and by *U.S. News & World Report* as one of the 2024-2025 Best Companies to Work For in the South Additional information about Simmons Bank can be found on our website at simmonsbank.com, by following @Simmons_Bank on X or by visiting our newsroom.

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For further information: Kristie Flynn, Public Relations Manager, kristie.flynn@simmonsbank.com, 501-377-7423

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