

FSB Investments Transitions to Simmons First Investment Group, Inc. - July 10, 2017

JACKSON, Tennessee – In connection with Simmons First National Corporation’s acquisition of First South Bank in May 2017, Simmons First Investment Group, Inc. (“SFIG”), a subsidiary of Simmons Bank, has become the new Broker Dealer for FSB Investments, the trade name for the investments program at First South Bank. First South Bank will be merged with and into Simmons Bank in early September.

Two associates with FSB Investments will be joining the SFIG team, Financial Advisor Bob Bond and Licensed Sales Assistant Julie Cook. Together, Bob and Julie work with their clients on financial planning, investment management, brokerage and insurance services.

“We emphasize personal relationships with our clients,” said Bond, who has been with First South Bank since 2004. “By understanding their needs and dreams, we can customize plans that are suitable for them. Before we offer advice, we take time to ask the right questions.”

“We are thrilled with the addition of Bob and Julie,” said Burt Hicks, president and chief executive officer of SFIG. They are first-class professionals who value building deep relationships with their clients. We couldn’t find a better fit to help us expand our presence in West Tennessee.”

J. Robert “Bob” Bond received a B.S. in economics and finance from Union University and holds an MBA from the University of Memphis. He was trust officer and financial advisor at Brownsville Bank/INSOUTH Bank, Community Bank president and financial advisor of First South Bank in Brownsville, Tennessee, and SVP and program manager of First South Bank Investments. Bob attained the Series 7, 63 and 66 in 2001, the Life Insurance Producer designation in 1993 and has the Variable Contracts and Accident and Health designations.

Julia K. Cook has been with First South Bank since 2005. She attended Buena Vista University in Storm Lake, Iowa, where she received her Bachelor of Arts degree in accounting and graduate work in finance at the University of Texas at Dallas. As a licensed sales manager, she has attained her securities license for the Series 7 and 66.

About Simmons First National Corporation

Simmons is a financial holding company, headquartered in Pine Bluff, Ark., with total assets of \$9.1 billion conducting financial operations throughout Arkansas, Kansas, Missouri and Tennessee. The company, directly and through its subsidiaries, offers comprehensive financial solutions delivered with a client-centric approach. The company’s common stock trades on the NASDAQ Global Select Market under the symbol “SFNC.”

About Simmons Bank

Simmons Bank (Member FDIC) is an Arkansas state-chartered bank that started as a community bank in 1903. Through the decades, Simmons has developed a full suite of financial products and services designed to meet the needs of individual consumers and business customers alike. Simmons has grown steadily to approximately \$8.6 billion in assets as of March 31, 2017, with 150 branch locations throughout Arkansas, Kansas, Missouri and Tennessee. It is the subsidiary bank for Simmons First National Corporation, a publicly-traded bank holding company headquartered in Pine Bluff, Arkansas. For more information, visit <http://www.simmonsbank.com/>.

About Simmons Wealth Management

Under the banner Simmons Wealth Management, more than 150 experienced financial professionals provide a diverse set of products and services to help protect and grow customer assets. Simmons Wealth Management is a marketing name for certain business operations of Simmons Bank (Member FDIC and an Equal Housing Lender) (“Bank”) and its affiliates, including securities and other investments, which are offered through Simmons First Investment Group, Inc. (Member FINRA and SIPC); insurance offered through Simmons First Insurance Services, Inc. and Simmons First Insurance Services of TN, LLC; and the trust and private banking operations of the Bank. Investment and Insurance Products Are: Not a Deposit | Not FDIC Insured | Not Insured By Any Federal Government Agency | Not Bank Guaranteed | May Lose Value

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FOR MORE INFORMATION CONTACT:

CAROLINE P. MAKRIS

VP/Manager Marketing & Communications

Simmons Bank

501.377.7615

501.944.0518

caroline.makris@simmonsbank.com

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