

Simmons Bank Announces Trust Department Promotion, New Hires - February 9, 2017

Springfield, MO — Simmons Bank has promoted one and added two new members to the trust team in its Springfield, Mo. office.

Randy Saul, vice president of trust business development, and Dave Richards, vice president and senior portfolio manager, have joined the bank. Beth Koppang has been promoted to trust administrator.

"We are thrilled to continue to grow our trust team in the southwest Missouri area," said Joe Clement, Simmons Bank Wealth Management group president. "We have an incredible group of experienced financial professionals serving in Springfield, and these new additions only further our depth of trust investment management and fiduciary services expertise in this market."

Randy Saul, Vice President of Trust Business Development

Saul brings 30 years of financial service experience to Simmons -- providing solely trust and fiduciary services to customers in Missouri and Illinois for 20 years. He formerly served 14 years as leader of the Springfield Wealth Adviser office at BKD. Saul received the Accredited Investment Fiduciary® designation in 2005. He holds a Bachelor of Science and Master of Arts from Southeast Missouri State University.

Dave Richards, Vice President and Senior Portfolio Manager

Richards has nearly 25 years of experience in the banking industry, specifically in wealth management services. He is a Certified Financial Planner™, an honor recognized as the standard of excellence for competent and ethical personal financial planners. Richards earned his Bachelor of Science from Missouri State University and Master of Business Administration from Newman University in Wichita, KS.

Beth Koppang, Trust Administrator

Koppang joined Simmons in 2014 as trust assistant and was recently promoted to trust administrator. As trust administrator, Koppang manages trust accounts and works to

develop new trust and investment management clients. She holds a Bachelor of Arts in English from the University of Nebraska at Omaha.

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 \$8.4 billion in assets as of December 31, 2016, with nearly 180 branch and ATM 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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