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NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Rev 11/2013

FACTS	WHAT DOES SIMMONS FIRST DO WITH YOUR PERSONAL INFORMATION?		
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.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and account balances ▪ transaction history and payment history ▪ credit history and credit score <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Simmons First 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?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes – to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences		Yes	No
For our affiliates everyday business purposes – information about your creditworthiness		No	We don't share
For our affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call 866-246-2400 or go to www.simmonsfirst.com		
Who we are			
Who is providing this notice?	Simmons First National Corporation and All Affiliates (See Other Important Information below.)		
What we do			
How does Simmons First 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.		
How does Simmons First collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or make deposits or withdrawals from your account 		

Collect my personal information.	<ul style="list-style-type: none"> ▪ open an account or make deposits or withdrawals from your account ▪ pay your bills or apply for financing ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Simmons First name; financial companies such as commercial banks, trust companies, mortgage companies, securities broker-dealers, and insurance companies or agents.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include financial service providers such as commercial banks, trust companies, mortgage companies, securities broker-dealers, and insurance companies or agents.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include businesses that perform services on our behalf under joint marketing agreements, such as commercial banks, securities broker-dealers, insurance companies or agents, and marketing vendors.</i>

Other important information

Simmons First National Corporation Affiliated Companies:	
Simmons First National Bank	Simmons First Mortgage Company
Simmons First Trust Company, N.A.	Simmons First Investment Group, Inc.
Simmons First Bank of El Dorado	Simmons First Bank of Hot Springs
Simmons First Bank of Northeast Arkansas	Simmons First Bank of Searcy
Simmons First Bank of Russellville	
Simmons First Bank of South Arkansas	

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