



City Of St Louis
 10 N Tucker Blvd Fl 8
 Saint Louis MO 63101-2044

CHECKING ACCOUNTS

Public Funds Int Checking		Number of Enclosures	4
Account Number	XXXXXXXXXXXX3439	Statement Dates	6/02/25 thru 6/30/25
Previous Balance	394,532.77	Days in the statement period	29
Deposits/Credits	.00	Average Ledger	152,540.78
4 Checks/Debits	394,153.76	Average Collected	152,540.78
Service Charge	.00	Interest Earned	484.79
Interest Paid	484.79	Annual Percentage Yield Earned	4.07%
Current Balance	863.80	2025 Interest Paid	1,850.39

Deposits and Additions

Date	Description	Amount
6/30	Interest Deposit	484.79

CHECKS IN NUMBER ORDER

Date	Check No	Amount	Date	Check No	Amount
6/23	90639	11,700.00	6/13	90641	14,445.76
6/09	90640	10,000.00	6/13	90643*	358,008.00

* Denotes skip in sequential check numbers

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
6/02	394,532.77	6/13	12,079.01	6/30	863.80
6/09	384,532.77	6/23	379.01		

Thank you for banking with Simmons Bank.

***** END OF STATEMENT *****

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD. 8 FL.
SAINT LOUIS, MO 63101-2044

90639

5/14/2025

PAY TO THE ORDER OF *The Emblem Authority* \$ 11,700.00
Eleven thousand seven hundred dollars and 00/100 DOLLARS

*The Emblem Authority
5 Conrad Industrial Drive
Weaverville, NC 28787*

TWO SIGNATURES REQUIRED

MEMO

#090639#

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD. 8 FL.
SAINT LOUIS, MO 63101-2044

90640

6/6/2025

PAY TO THE ORDER OF *City of St. Louis Sheriff Department* \$ 10,000.00
Ten thousand dollars and 00/100 DOLLARS

TWO SIGNATURES REQUIRED

MEMO

#090640#

Check 90639 Date: 06/23 Amount: \$11,700.00

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD. 8 FL.
SAINT LOUIS, MO 63101-2044

90641

6/11/2025

PAY TO THE ORDER OF *Adam Layne, Treasurer* \$ 14,445.76
Fourteen thousand four hundred and forty five dollars and 76/100 DOLLARS

MEMO March 2025 monthly general

TWO SIGNATURES REQUIRED

MEMO

#090641#

Check 90641 Date: 06/13 Amount: \$14,445.76

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD. 8 FL.
SAINT LOUIS, MO 63101-2044

90643

6/11/2025

PAY TO THE ORDER OF *Adam Layne, Treasurer* \$ 358,008.00
Three hundred fifty eight thousand and eight dollars and 00/100 DOLLARS

MEMO May 2025 Land Tax Sale #231

TWO SIGNATURES REQUIRED

MEMO

#090643#

Check 90643 Date: 06/13 Amount: \$358,008.00



City Of St Louis
10 N Tucker Blvd Fl 8
Saint Louis MO 63101-2044

CHECKING ACCOUNTS

Public Funds Int Checking		Number of Enclosures	31
Account Number	XXXXXXXXXXXX3439	Statement Dates	5/01/25 thru 6/01/25
Previous Balance	39,397.13	Days in the statement period	32
26 Deposits/Credits	356,427.53	Average Ledger	256,606.77
6 Checks/Debits	2,160.99	Average Collected	247,829.60
Service Charge	.00	Interest Earned	869.10
Interest Paid	869.10	Annual Percentage Yield Earned	4.07%
Current Balance	394,532.77	2025 Interest Paid	1,365.60

Deposits and Additions

Date	Description	Amount
5/06	Deposit	23.00
5/06	Deposit	23.00
5/06	Deposit	23.00
5/06	Deposit	226.00
5/06	Deposit	360.00
5/06	Deposit	401.00
5/06	Deposit	468.00
5/06	Deposit	576.00
5/06	Deposit	576.00
5/06	Deposit	581.00
5/06	Deposit	612.00
5/06	Deposit	653.00
5/06	Deposit	732.00
5/06	Deposit	756.00
5/06	Deposit	902.50
5/06	Deposit	1,010.50
5/06	Deposit	1,082.50
5/06	Deposit	1,730.50
5/06	Deposit	5,000.00
5/06	Deposit	5,000.00
5/06	Deposit	7,512.43
5/14	Deposit	540.00
5/14	Deposit	612.00
5/14	Deposit	1,476.00
5/14	Deposit	323,820.60
5/22	Deposit	1,730.50
6/01	Interest Deposit	869.10

Checks and Withdrawals

Date	Description	Amount
5/28	CHARGEBACK ON KRAMER NOT AUTHORIZED	36.00-



Public Funds Int Checking XXXXXXXXXXXXXXX3439 (Continued)

CHECKS IN NUMBER ORDER

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
5/09	90632	38.00	5/19	90635	1,529.00	5/22	90638*	196.94
5/06	90634*	300.00	5/20	90636	61.05			

* Denotes skip in sequential check numbers

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
5/01	39,397.13	5/14	393,756.16	5/22	393,699.67
5/06	67,345.56	5/19	392,227.16	5/28	393,663.67
5/09	67,307.56	5/20	392,166.11	6/01	394,532.77

Thank you for banking with Simmons Bank.

***** END OF STATEMENT *****

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/30/05
CURRENCY: 51841
COIN: 100
TOTAL ITEMS: 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

23.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/30/05
CURRENCY: 57810
COIN: 100
TOTAL ITEMS: 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

23.00

Deposit Date: 05/06 Amount: \$23.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/28/05
CURRENCY: 71088
COIN: 100
TOTAL ITEMS: 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

23.00

Deposit Date: 05/06 Amount: \$23.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/18/05
CURRENCY: 18029
COIN: 100
TOTAL ITEMS: 5
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

226.00

Deposit Date: 05/06 Amount: \$23.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/21/05
CURRENCY: 2771
COIN: 100
TOTAL ITEMS: 10
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

360.00

Deposit Date: 05/06 Amount: \$226.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/29/05
CURRENCY: 6087
COIN: 100
TOTAL ITEMS: 12
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

401.00

Deposit Date: 05/06 Amount: \$360.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/24/05
CURRENCY: 149
COIN: 100
TOTAL ITEMS: 13
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

468.00

Deposit Date: 05/06 Amount: \$401.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/28/05
CURRENCY: 5670
COIN: 100
TOTAL ITEMS: 12
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

576.00

Deposit Date: 05/06 Amount: \$468.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 5/6/05
CURRENCY: 47100
COIN: 100
TOTAL ITEMS: 16
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

576.00

Deposit Date: 05/06 Amount: \$576.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 5-5-05
CURRENCY: 57113
COIN: 100
TOTAL ITEMS: 15
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

581.00

Deposit Date: 05/06 Amount: \$576.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/23/05
CURRENCY: 9131
COIN: 100
TOTAL ITEMS: 17
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

612.00

Deposit Date: 05/06 Amount: \$581.00

DEPOSIT TICKET
FOR CLEAR COPY, PLEASE PRINT WITH BALL POINT PEN.

SHAWNEE BANK
DATE: 4/17/05
CURRENCY: 205
COIN: 100
TOTAL ITEMS: 16
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
AMOUNTS MAY NOT BE AVAILABLE FOR DEPOSIT WITHDRAWAL.

CITY OF ST. LOUIS SHERIFF'S OFFICE
10 N. TUCKER BLVD., 8 FL.
SAINT LOUIS, MO 63101-2044

653.00

Deposit Date: 05/06 Amount: \$612.00

Deposit Date: 05/06 Amount: \$653.00



City Of St Louis
10 N Tucker Blvd Fl 8
Saint Louis MO 63101-2044

CHECKING ACCOUNTS

Public Funds Int Checking		Number of Enclosures	21
Account Number	XXXXXXXXXXXX3439	Statement Dates	4/01/25 thru 4/30/25
Previous Balance	52,992.50	Days in the statement period	30
18 Deposits/Credits	15,668.50	Average Ledger	51,159.87
4 Checks/Debits	29,430.37	Average Collected	50,643.58
Service Charge	.00	Interest Earned	166.50
Interest Paid	166.50	Annual Percentage Yield Earned	4.07%
Current Balance	39,397.13	2025 Interest Paid	496.50

Deposits and Additions

Date	Description	Amount
4/16	Deposit	36.00
4/16	Deposit	108.00
4/16	Deposit	108.00
4/16	Deposit	218.50
4/16	Deposit	288.00
4/16	Deposit	326.50
4/16	Deposit	396.00
4/16	Deposit	470.50
4/16	Deposit	540.00
4/16	Deposit	576.00
4/16	Deposit	576.00
4/16	Deposit	684.00
4/16	Deposit	684.00
4/16	Deposit	936.00
4/16	Deposit	1,046.00
4/16	Deposit	1,625.00
4/16	Deposit	2,050.00
4/16	Deposit	5,000.00
4/30	Interest Deposit	166.50

Checks and Withdrawals

Date	Description	Amount
4/21	CHARGEBACK ON MACDONALD	36.00-

CHECKS IN NUMBER ORDER

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
4/23	90629	36.00	4/17	90630	20,000.00	4/30	90631	9,358.37

* Denotes skip in sequential check numbers

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
4/01	52,992.50	4/16	68,661.00	4/17	48,661.00



Simmons Bank
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Date 4/30/25
Primary Account
Enclosures

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Public Funds Int Checking

(Continued)

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
4/21	48,625.00	4/23	48,589.00	4/30	39,397.13

Thank you for banking with Simmons Bank.

***** END OF STATEMENT *****

ADDRESS OR NAME CHANGES – You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If we receive returned mail, we may impose a service fee.

IF YOUR ADDRESS IS INCORRECT, MARK THROUGH THE ADDRESS SHOWN ON THE FRONT OF THIS STATEMENT. COMPLETE THE FORM AT THE RIGHT, DETACH AND MAIL TO P. O. BOX 7009, PINE BLUFF, AR 71603-7009.

PLEASE CHANGE MY ADDRESS TO:		
STREET		
CITY	STATE	ZIP CODE
EFFECTIVE DATE	SIGNATURE	

PLEASE CHANGE MY ADDRESS ON FOLLOWING ACCOUNTS.

List all accounts you want changed. We will change only the accounts you indicate since some customers prefer to maintain separate account addresses.

TYPE OF ACCOUNT	CHECKING	SAVINGS	LOAN	CD	ATM / DEBIT CARD	OTHER
ACCOUNT NUMBER						
ACCOUNT NUMBER						

PLEASE EXAMINE YOUR STATEMENT PROMPTLY AND NOTIFY US OF ANY ERRORS

RECONCILEMENT INFORMATION

- (1) Balance now shown in your checking..... \$ _____
- (2) Add interest shown on the statement \$ _____
- (3) Subtract bank charges included in this statement. (be sure to enter any Bank charges and unrecorded checks in your checkbook)..... \$ _____
- NEW BALANCE SHOWN
IN YOUR CHECKBOOK..... \$ _____
- (4) Last balance shown on this statement..... \$ _____
- (5) Add total of those deposits which have been made and shown in your checkbook, but not yet shown on this statement..... \$ _____
- SUB-TOTALS \$ _____
- (6) List outstanding checks below (checks which are shown in your checkbook, but not yet paid by the bank.)

These 6 Fast, Easy Steps Will Reconcile The Balance Shown On This Statement With The Balance Shown In Your Checkbook

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
TOTAL			\$ _____

THESE TWO FIGURES SHOULD BE THE SAME

If they are not the same, recheck your figures. If still not the same, please call Customer Service.
1-866 246 2400 Toll Free

SUBTRACT THIS TOTAL OF OUTSTANDING CHECKS FROM SUB-TOTAL ABOVE \$ _____

ELECTRONIC TRANSFER ERROR RESOLUTION NOTICE (CONSUMER ACCOUNTS ONLY)

In case of Errors or Questions about your Electronic Transfer, call us at 1-866-246-2400 or write to us at P. O. Box 7009, Pine Bluff, AR 71611-7009, as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on a statement or a receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared .

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.



City Of St Louis
10 N Tucker Blvd Fl 8
Saint Louis MO 63101-2044

CHECKING ACCOUNTS

NOTICE OF CHANGE IN TERMS: Important changes to your Simmons Bank Deposit Account are disclosed with the statement. These changes are effective 07/01/25 Enclosed are a Notice of Changes to Your Account Terms, summary of the changes, and amendments to the funds availability disclosure and Specific Account Details disclosure.

Public Funds Int Checking		Number of Enclosures	20
Account Number	9	Statement Dates	3/03/25 thru 3/31/25
Previous Balance	44,101.60	Days in the statement period	29
19 Deposits/Credits	8,747.00	Average Ledger	46,513.94
1 Checks/Debits	3.00	Average Collected	46,224.73
Service Charge	.00	Interest Earned	146.90
Interest Paid	146.90	Annual Percentage Yield Earned	4.07%
Current Balance	52,992.50	2025 Interest Paid	330.00

Deposits and Additions

Date	Description	Amount
3/24	Deposit	36.00
3/24	Deposit	72.00
3/24	Deposit	108.00
3/24	Deposit	144.00
3/24	Deposit	182.50
3/24	Deposit	200.00
3/24	Deposit	216.00
3/24	Deposit	216.00
3/24	Deposit	221.00
3/24	Deposit	254.50
3/24	Deposit	432.00
3/24	Deposit	434.50
3/24	Deposit	540.00
3/24	Deposit	648.00
3/24	Deposit	794.50
3/24	Deposit	807.00
3/24	Deposit	905.00
3/24	Deposit	1,126.00
3/24	Deposit	1,410.00
3/31	Interest Deposit	146.90

CHECKS IN NUMBER ORDER

Date	Check No	Amount
3/26	90626	3.00

* Denotes skip in sequential check numbers



Simmons Bank
MEMBER FDIC | 866.246.2400

Date 3/31/25
Primary Account
Enclosures

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Public Funds Int Checking XXXXXXXXXXXXXXX3439 (Continued)

Daily Balance Information

Date	Balance	Date	Balance
3/03	44,101.60	3/26	52,845.60
3/24	52,848.60	3/31	52,992.50

Thank you for banking with Simmons Bank.

***** END OF STATEMENT *****

City Of St Louis
 10 N Tucker Blvd Fl 8
 Saint Louis MO 63101-2044

CHECKING ACCOUNTS

Public Funds Int Checking		Number of Enclosures	31
Account Number	XXX	Statement Dates	2/03/25 thru 3/02/25
Previous Balance	22,665.17	Days in the statement period	28
30 Deposits/Credits	21,520.26	Average Ledger	36,987.92
1 Checks/Debits	195.00	Average Collected	36,229.27
Service Charge	.00	Interest Earned	111.17
Interest Paid	111.17	Annual Percentage Yield Earned	4.07%
Current Balance	44,101.60	2025 Interest Paid	183.10

Deposits and Additions

Date	Description	Amount
2/04	Deposit	31.19
2/04	Deposit	36.00
2/04	Deposit	62.00
2/04	Deposit	72.00
2/04	Deposit	288.00
2/04	Deposit	288.00
2/04	Deposit	288.00
2/04	Deposit	290.50
2/04	Deposit	360.00
2/04	Deposit	576.00
2/04	Deposit	648.00
2/04	Deposit	796.00
2/04	Deposit	1,080.00
2/04	Deposit	8,699.57
2/26	Deposit	5.00
2/26	Deposit	26.00
2/26	Deposit	27.10
2/26	Deposit	60.90
2/26	Deposit	72.00
2/26	Deposit	154.00
2/26	Deposit	246.00
2/26	Deposit	290.00
2/26	Deposit	504.00
2/26	Deposit	612.00
2/26	Deposit	622.00
2/26	Deposit	684.00
2/26	Deposit	832.50
2/26	Deposit	977.00
2/26	Deposit	1,116.00
2/26	Deposit	1,776.50
3/02	Interest Deposit	111.17



Public Funds Int Checking

Continued)

CHECKS IN NUMBER ORDER

Date	Check No	Amount
2/11	90625	195.00

* Denotes skip in sequential check numbers

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
2/03	22,665.17	2/11	35,985.43	3/02	44,101.60
2/04	36,180.43	2/26	43,990.43		

Thank you for banking with Simmons Bank.

***** END OF STATEMENT *****

ADDRESS OR NAME CHANGES – You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If we receive returned mail, we may impose a service fee.

IF YOUR ADDRESS IS INCORRECT, MARK THROUGH THE ADDRESS SHOWN ON THE FRONT OF THIS STATEMENT. COMPLETE THE FORM AT THE RIGHT, DETACH AND MAIL TO P. O. BOX 7009, PINE BLUFF, AR 71603-7009.

PLEASE CHANGE MY ADDRESS TO:			
STREET			
CITY		STATE	ZIP CODE
EFFECTIVE DATE		SIGNATURE	

PLEASE CHANGE MY ADDRESS ON FOLLOWING ACCOUNTS.

List all accounts you want changed. We will change only the accounts you indicate since some customers prefer to maintain separate account addresses.

TYPE OF ACCOUNT	CHECKING	SAVINGS	LOAN	CD	ATM / DEBIT CARD	OTHER
ACCOUNT NUMBER						
ACCOUNT NUMBER						

PLEASE EXAMINE YOUR STATEMENT PROMPTLY AND NOTIFY US OF ANY ERRORS

RECONCILEMENT INFORMATION

- (1) Balance now shown in your checking..... \$ _____
- (2) Add interest shown on the statement \$ _____
- (3) Subtract bank charges included in this statement. (be sure to enter any Bank charges and unrecorded checks in your checkbook)..... \$ _____
- NEW BALANCE SHOWN
IN YOUR CHECKBOOK..... \$ _____
- (4) Last balance shown on this statement..... \$ _____
- (5) Add total of those deposits which have been made and shown in your checkbook, but not yet shown on this statement..... \$ _____
- SUB-TOTALS \$ _____
- (6) List outstanding checks below (checks which are shown in your checkbook, but not yet paid by the bank.)

These 6 Fast, Easy Steps Will Reconcile The Balance Shown On This Statement With The Balance Shown In Your Checkbook

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
TOTAL			\$ _____

THESE TWO FIGURES SHOULD BE THE SAME

If they are not the same, recheck your figures. If still not the same, please call Customer Service.
1-866 246 2400 Toll Free

SUBTRACT THIS TOTAL OF OUTSTANDING CHECKS FROM SUB-TOTAL ABOVE \$ _____

ELECTRONIC TRANSFER ERROR RESOLUTION NOTICE (CONSUMER ACCOUNTS ONLY)

In case of Errors or Questions about your Electronic Transfer, call us at 1-866-246-2400 or write to us at P. O. Box 7009, Pine Bluff, AR 71611-7009, as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on a statement or a receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared .

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.



NOTICE OF CHANGES TO YOUR ACCOUNT TERMS – BUSINESS ACCOUNTS

We would like to inform you of important changes regarding your business deposit account(s) with Simmons Bank (“Account(s)"). Simmons Bank has amended its funds availability disclosure and Specific Account Details disclosure for certain accounts (collectively, “Disclosures”). **The amendments to the Disclosures will apply to your Account(s) effective July 1, 2025.**

A summary of the changes is provided below. The full text of the amendments is provided beginning on the next page.

Continuing to have your Account(s) on and after July 1, 2025, constitutes your acceptance of and agreement to the amendments to the Disclosures, to the extent applicable to your Account(s). If you do not wish to agree to these updated terms, contact us before July 1, 2025, at 1-866-246-2400 to request that your Account(s) be closed.

Summary of Changes

This Summary of Changes provides a high-level overview of the main changes to the Disclosures, which will be effective July 1, 2025. However, this Summary of Changes is not meant to be a comprehensive discussion of every change made, and we strongly recommend that you review the included text of the amendments to the Disclosures in their entirety for a full understanding.

Simmons Bank is updating the funds availability policy statement (which is titled “**Your Ability to Withdraw Funds**”) to, among other things:

- Clarify that the availability of funds from deposits to accounts which are not covered by the policy statement (savings, time deposit, and money market accounts) may also be delayed.
- Increase the dollar amount thresholds for the minimum funds that will be available on the next business day for certain check deposits.

Simmons Bank is updating the **Specific Account Details** disclosure to:

- For IOLTA Business Checking Accounts, to specify:
 - this account is not available in all markets;
 - there is no minimum balance to open this account; and
 - this account may be closed if it remains unfunded within 45 days of opening.
 - Clarify that accounts not funded within 45 days of opening may be closed for the following account types: Business Core Checking, Business Plus Checking, Business Pro Checking, Non-Profit Checking, Simply Business 50 Checking, Simply Business 250 Checking, Simply Business 500 Checking, Non-Profit Business Checking, Commercial Checking, Public Funds Interest Checking, Public Funds Analyzed Account, MSB Commercial Checking, Financial Institutions Account, Financial Institution Plus Account, Public Funds-Lite Account, Treasury Management-Lite Account, Simply Savings Business, Money Market Savings Business, and Public Funds Money Market.
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Amendments to the disclosure titled “Your Ability to Withdraw Funds” (Effective July 1, 2025)

1. The first paragraph of the funds availability disclosure (which is titled “Your Ability to Withdraw Funds”) is amended and restated in its entirety to read as follows:

This funds availability policy statement applies to all transaction accounts, such as checking accounts, and does not apply to savings accounts, time deposits, or money market accounts, and we may delay the availability of funds from deposits made to such accounts. For purposes of this funds availability policy, Health Savings Accounts are considered transaction accounts.

2. The section titled “**LONGER DELAYS MAY APPLY**” of **Your Ability to Withdraw Funds** is amended and restated in its entirety to read as follows:

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$275 of your deposits will be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after the day of your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$6,725 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

3. The section titled “**SPECIAL RULES FOR NEW ACCOUNTS**” of **Your Ability to Withdraw Funds** is amended and restated in its entirety to read as follows:

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.



Amendments to the disclosure titled "Specific Account Details" (Effective July 1, 2025)

1. For **IOLTA Business Checking Accounts**, the **Specific Account Details** disclosure is amended and restated in its entirety to read as follows:

IOLTA BUSINESS CHECKING ACCOUNT (Not Available in All Markets)

Minimum balance to open the account - There is no minimum balance to open this account. A minimum of \$0.01 must be deposited within 45 days of account opening. Accounts not funded within 45 days of opening may be closed.

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

2. For each of the following: **BUSINESS CORE CHECKING, BUSINESS PLUS CHECKING, BUSINESS PRO CHECKING, NON-PROFIT CHECKING, SIMPLY BUSINESS 50 CHECKING, SIMPLY BUSINESS 250 CHECKING, SIMPLY BUSINESS 500 CHECKING, NON-PROFIT BUSINESS CHECKING, COMMERCIAL CHECKING, PUBLIC FUNDS INTEREST CHECKING, PUBLIC FUNDS ANALYZED ACCOUNT, MSB COMMERCIAL CHECKING, FINANCIAL INSTITUTIONS ACCOUNT, FINANCIAL INSTITUTION PLUS ACCOUNT, PUBLIC FUNDS-LITE ACCOUNT, TREASURY MANAGEMENT-LITE ACCOUNT, SIMPLY SAVINGS BUSINESS, MONEY MARKET SAVINGS BUSINESS, AND PUBLIC FUNDS MONEY MARKET**, the section of the **Specific Account Details** disclosure titled "**Minimum balance to open the account**" is amended and restated in its entirety to read as follows:

Minimum balance to open the account - There is no minimum balance to open this account. A minimum of \$0.01 must be deposited within 45 days of account opening. Accounts not funded within 45 days of opening may be closed.

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Simmons Bank
MEMBER FDIC | 866.246.2400

Date 1/31/25
Primary Account
Enclosures

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City Of St Louis
10 N Tucker Blvd Fl 8
Saint Louis MO 63101-2044

CHECKING ACCOUNTS

Public Funds Int Checking		Number of Enclosures	13
Account Number	XXXXXXXXXXXX3439	Statement Dates	1/01/25 thru 2/02/25
Previous Balance	18,266.44	Days in the statement period	33
12 Deposits/Credits	4,507.60	Average Ledger	20,020.24
1 Checks/Debits	180.80	Average Collected	19,888.01
Service Charge	.00	Interest Earned	71.93
Interest Paid	71.93	Annual Percentage Yield Earned	4.07%
Current Balance	22,665.17	2025 Interest Paid	71.93

Deposits and Additions

Date	Description	Amount
1/21	Deposit	26.10
1/21	Deposit	36.00
1/21	Deposit	41.00
1/21	Deposit	144.00
1/21	Deposit	298.00
1/21	Deposit	324.00
1/21	Deposit	326.50
1/21	Deposit	360.00
1/21	Deposit	504.00
1/21	Deposit	648.00
1/21	Deposit	720.00
1/21	Deposit	1,080.00
2/02	Interest Deposit	71.93

CHECKS IN NUMBER ORDER

Date	Check No	Amount
1/30	90624	180.80

* Denotes skip in sequential check numbers

Daily Balance Information

Date	Balance	Date	Balance
1/01	18,266.44	1/30	22,593.24
1/21	22,774.04	2/02	22,665.17

Thank you for banking with Simmons Bank.

***** END OF STATEMENT *****

ADDRESS OR NAME CHANGES – You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If we receive returned mail, we may impose a service fee.

IF YOUR ADDRESS IS INCORRECT, MARK THROUGH THE ADDRESS SHOWN ON THE FRONT OF THIS STATEMENT. COMPLETE THE FORM AT THE RIGHT, DETACH AND MAIL TO P. O. BOX 7009, PINE BLUFF, AR 71603-7009.

PLEASE CHANGE MY ADDRESS TO:			
STREET			
CITY		STATE	ZIP CODE
EFFECTIVE DATE	SIGNATURE		

PLEASE CHANGE MY ADDRESS ON FOLLOWING ACCOUNTS.

List all accounts you want changed. We will change only the accounts you indicate since some customers prefer to maintain separate account addresses.

TYPE OF ACCOUNT	CHECKING	SAVINGS	LOAN	CD	ATM / DEBIT CARD	OTHER
ACCOUNT NUMBER						
ACCOUNT NUMBER						

PLEASE EXAMINE YOUR STATEMENT PROMPTLY AND NOTIFY US OF ANY ERRORS

RECONCILEMENT INFORMATION

- (1) Balance now shown in your checking..... \$ _____
 - (2) Add interest shown on the statement \$ _____
 - (3) Subtract bank charges included in this statement. (be sure to enter any Bank charges and unrecorded checks in your checkbook)..... \$ _____
- NEW BALANCE SHOWN
IN YOUR CHECKBOOK..... \$ _____
- (4) Last balance shown on this statement..... \$ _____
 - (5) Add total of those deposits which have been made and shown in your checkbook, but not yet shown on this statement..... \$ _____
- SUB-TOTALS \$ _____
- (6) List outstanding checks below (checks which are shown in your checkbook, but not yet paid by the bank.)

These 6 Fast, Easy Steps Will Reconcile The Balance Shown On This Statement With The Balance Shown In Your Checkbook

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
TOTAL			\$ _____

THESE TWO FIGURES SHOULD BE THE SAME

If they are not the same, recheck your figures. If still not the same, please call Customer Service.
1-866 246 2400 Toll Free

SUBTRACT THIS TOTAL OF OUTSTANDING CHECKS FROM SUB-TOTAL ABOVE \$ _____

ELECTRONIC TRANSFER ERROR RESOLUTION NOTICE (CONSUMER ACCOUNTS ONLY)

In case of Errors or Questions about your Electronic Transfer, call us at 1-866-246-2400 or write to us at P. O. Box 7009, Pine Bluff, AR 71611-7009, as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on a statement or a receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared .

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.