



**Simmons Bank**

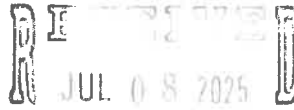
MEMBER FDIC

P.O. Box 7009  
Pine Bluff, Arkansas 71611-7009

Return Service Requested

Date 6/30/25  
Primary Account  
Enclosures

Page 1



BY: .....

24-Hour Telephone Banking:  
(877) 245-1234 Toll Free

www.simmonsbank.com

Customer Service:  
(866) 246-2400 Toll Free

003474  
CITY OF ST LOUIS  
1200 MARKET ST RM 220  
SAINT LOUIS MO 63103-2805

1-4SPB-DDAs-02 20250701  
001-001-003474 000022467-2

CHECKING ACCOUNTS

Simply Business 50 Checking	Account Number XXXXXXXXXXXX4762	Number of Enclosures	0
Previous Balance	4,506.75	Statement Dates	6/02/25 thru 6/30/25
1 Deposits/Credits	5.00	Days in the statement period	29
1 Checks/Debits	10.00	Average Ledger	4,498.64
Service Charge	.00	Average Collected	4,498.64
Interest Paid	.00		
Current Balance	4,501.75		

Deposits and Additions		
Date	Description	Amount
6/26	RelationshipRwds Cash Back	5.00

Checks and Withdrawals		
Date	Description	Amount
6/05	Account Analysis Charge	10.00-

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
6/02	4,506.75	6/05	4,496.75	6/26	4,501.75

RELATIONSHIP REWARDS PROGRAM  
As of 06/25/2025 This account has earned the Relationship Credit for this statement cycle. This credit will be labeled "RelationshipRwds Cash Back". Thank you for being a valued Simmons Bank customer!

Thank you for banking with Simmons Bank.  
\*\*\*\*\* END OF STATEMENT \*\*\*\*\*



P.O. Box 7009  
Pine Bluff, Arkansas 71611-7009

Return Service Requested

MEMBER FDIC

Date 4/30/25  
Primary Account  
Enclosures

Page 1  
6

**RECEIVED**  
MAY 09 2025

BY: .....

24-Hour Telephone Banking:  
(877) 245-1234 Toll Free

www.simmonsbank.com

Customer Service:  
(866) 246-2400 Toll Free



20656 1 AB 0.593 66

City Of St Louis  
1200 Market St Rm 220  
Saint Louis, MO 63103-2805

CHECKING ACCOUNTS

Simply Business 50 Checking	Number of Enclosures	6
Account Number XXXXXXXXXXXX4762	Statement Dates	4/01/25 thru 4/30/25
Previous Balance 6,296.75	Days in the statement period	30
1 Deposits/Credits 5.00	Average Ledger	4,399.91
7 Checks/Debits 3,510.00	Average Collected	4,399.91
Service Charge .00		
Interest Paid .00		
Current Balance 2,791.75		

Deposits and Additions		
Date	Description	Amount
4/28	RelationshipRwds Cash Back	5.00

Checks and Withdrawals		
Date	Description	Amount
4/07	Account Analysis Charge	10.00-

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
4/02	1022	60.00	4/16	1025	60.00	4/16	1027	420.00
4/02	1024*	420.00	4/17	1026	540.00	4/17	1029*	2,000.00

\* Denotes skip in sequential check numbers

Daily Balance Information			
Date	Balance	Date	Balance
4/01	6,296.75	4/07	5,806.75
4/02	5,816.75	4/16	5,326.75
		4/17	2,786.75
		4/28	2,791.75

RELATIONSHIP REWARDS PROGRAM  
As of 04/25/2025 This account has earned the Relationship Credit for this statement cycle. This credit will be labeled "RelationshipRwds Cash Back". Thank you for being a valued Simmons Bank customer!

\*\*\*\*\* Thank you for banking with Simmons Bank. \*\*\*\*\*  
\*\*\*\*\* END OF STATEMENT \*\*\*\*\*

1-4SPB-DDAs-02 250501  
00001-00002-020656 000921277

CITY OF ST. LOUIS SHERIFF'S OFFICE  
1022

Recorder Of Deeds  
\$ 60.00

Recorder Of Deeds  
1200 Market St.  
Saint Louis, MO 63101

TWO SIGNATURES REQUIRED  
*Tasha Jones*

#1022 04/02/2025 \$60.00

CITY OF ST. LOUIS SHERIFF'S OFFICE  
1024

Recorder Of Deeds  
\$ 420.00

Recorder Of Deeds  
1200 Market St. Room 125  
Saint Louis, MO 63101

TWO SIGNATURES REQUIRED  
*Tasha Jones*

#1024 04/02/2025 \$420.00

CITY OF ST. LOUIS SHERIFF'S OFFICE  
1025

Recorder Of Deeds  
\$ 60.00

Recorder Of Deeds  
1200 Market St. Room 126  
Saint Louis, MO 63101

TWO SIGNATURES REQUIRED  
*Tasha Jones*

#1025 04/16/2025 \$60.00

CITY OF ST. LOUIS SHERIFF'S OFFICE  
1026

Recorder Of Deeds  
\$ 540.00

Recorder Of Deeds  
1200 Market St. Room 125  
Saint Louis, MO 63101

TWO SIGNATURES REQUIRED  
*Tasha Jones*

#1026 04/17/2025 \$540.00

CITY OF ST. LOUIS SHERIFF'S OFFICE  
1027

Recorder Of Deeds  
\$ 420.00

Recorder Of Deeds  
1200 Market St. Room 126  
Saint Louis, MO 63101

TWO SIGNATURES REQUIRED  
*Tasha Jones*

#1027 04/16/2025 \$420.00

CITY OF ST. LOUIS SHERIFF'S OFFICE  
1028

City Of St. Louis Sheriff Department  
\$ 2,000.00

Recorder Of Deeds  
1200 Market St. Room 125  
Saint Louis, MO 63101

TWO SIGNATURES REQUIRED  
*Tasha Jones*

#1029 04/17/2025 \$2,000.00



-4SPB-DDAs-02 250501  
.0002-00002-020656 000921277



**Simmons Bank**

MEMBER FDIC

P.O. Box 7009  
Pine Bluff, Arkansas 71611-7009

Return Service Requested

**RECEIVED**

APR 15 2025

Date 3/31/25  
Primary Account  
Enclosures

Page 1  
1

BY: .....

24-Hour Telephone Banking:  
(877) 245-1234 Toll Free

www.simmonsbank.com

Customer Service:  
(866) 246-2400 Toll Free



50226 1 AB 0.593 177



City Of St Louis  
1200 Market St Rm 220  
Saint Louis, MO 63103-2805

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.

Simply Business 50 Checking		Number of Enclosures	1
Account Number	XXXXXXXXXXXX4762	Statement Dates	3/03/25 thru 3/31/25
Previous Balance	6,841.75	Days in the statement period	29
1 Deposits/Credits	5.00	Average Ledger	6,684.50
2 Checks/Debits	550.00	Average Collected	6,684.50
Service Charge	.00		
Interest Paid	.00		
Current Balance	6,296.75		

Deposits and Additions		
Date	Description	Amount
3/26	RelationshipRwds Cash Back	5.00

Checks and Withdrawals		
Date	Description	Amount
3/05	Account Analysis Charge	10.00-

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount
3/24	1023	540.00

\* Denotes skip in sequential check numbers

Daily Balance Information

Date	Balance	Date	Balance
3/03	6,841.75	3/24	6,291.75
3/05	6,831.75	3/26	6,296.75

RELATIONSHIP REWARDS PROGRAM

As of 03/25/2025 This account has earned the Relationship Credit for this statement cycle. This credit will be labeled "RelationshipRwds Cash Back". Thank you for being a valued Simmons Bank customer!

Thank you for banking with Simmons Bank.

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



1-4SPB-DDAs-02 250404  
00001-00004-050226 000904270

**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
<b>TOTAL</b>			<b>\$</b> _____

**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.



Date 03/31/25  
Primary Acct No.

CITY OF ST. LOUIS BARRISTER'S OFFICE 100 N. SECOND ST. ST. LOUIS, MO 63102		APPROVED DATE 3/18/2025	#1023
PAY TO THE ORDER OF Receptor Of Deeds		\$ 540.00	
Five Hundred Forty Dollars			
Receptor Of Deeds 1302 Market St. St. Louis, MO 63103	THIS CHECK IS VOID WITHOUT THE SIGNATURE OF THE ISSUING OFFICE		
MEMO	[Signature]		

#1023      03/24/2025      \$540.00



-4SPB-DDAS-02 250404  
0002-00004-050226 000904270



**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.



**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.

---

*[Remainder of page intentionally left blank.]*



-ASPB-DDAs-02 250404  
J004-00004-050226 000904270



MEMBER FDIC

P.O. Box 7009  
Pine Bluff, Arkansas 71611-7009

Return Service Requested

Date 2/28/25  
Primary Account  
Enclosures

Page 1  
2

24-Hour Telephone Banking:  
(877) 245-1234 Toll Free

www.simmonsbank.com

Customer Service:  
(866) 246-2400 Toll Free



25254 1 AB 0.593 80

City Of St Louis  
1200 Market St Rm 220  
Saint Louis, MO 63103-2805

CHECKING ACCOUNTS

Simply Business 50 Checking	Number of Enclosures	2
Account Number XXXXXXXXXXXXX4762	Statement Dates	2/03/25 thru 3/02/25
Previous Balance 6,966.75	Days in the statement period	28
1 Deposits/Credits 5.00	Average Ledger	6,932.64
3 Checks/Debits 130.00	Average Collected	6,932.64
Service Charge .00		
Interest Paid .00		
Current Balance 6,841.75		

Deposits and Additions		
Date	Description	Amount
2/26	RelationshipRwds Cash Back	5.00

Checks and Withdrawals		
Date	Description	Amount
2/05	Account Analysis Charge	10.00-

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount
2/25	1000	60.00	2/25	1021*	60.00

\* Denotes skip in sequential check numbers

Daily Balance Information					
Date	Balance	Date	Balance		
2/03	6,966.75	2/25	6,836.75		
2/05	6,956.75	2/26	6,841.75		

RELATIONSHIP REWARDS PROGRAM

As of 02/25/2025 This account has earned the Relationship Credit for this statement cycle. This credit will be labeled "RelationshipRwds Cash Back". Thank you for being a valued Simmons Bank customer!

Thank you for banking with Simmons Bank.  
\*\*\*\*\*  
END OF STATEMENT \*\*\*\*\*

1-4SPB-DDAs-02 250301  
00001-00002-025254 000882060

CITY OF ST. LOUIS SHERIFF'S OFFICE  
100 WEST BROAD  
ST. LOUIS, MO 63102  
6-4871 LOCAL, 870-8515 8-11

AMOUNT PAID 1000  
DATE 02/25/2025

PAY TO THE ORDER OF Recorder Of Deeds \$ 100.00  
Sixty Only

TWO SIGNATURES REQUIRED

Recorder Of Deeds  
1320 Market St.  
St. Louis, MO 63101

MEMO

#1000 02/25/2025 \$60.00

CITY OF ST. LOUIS SHERIFF'S OFFICE  
100 WEST BROAD  
ST. LOUIS, MO 63102  
6-4871 LOCAL, 870-8515 8-11

AMOUNT PAID 1021  
DATE 02/25/2025

PAY TO THE ORDER OF Recorder Of Deeds \$ 80.00  
Sixty Only

TWO SIGNATURES REQUIRED

Recorder Of Deeds  
1320 Market St.  
St. Louis, MO 63101

MEMO

#1021 02/25/2025 \$60.00



4SPB-DDAs-02 250301  
.0002-00002-025254 000882060

