



Jack Henry President & CEO, David Foss, and Digital Head of Simmons Bank, Alex Carriles, Present at Wells Fargo's Bank and Tech Pop Up Virtual Conference

March 3, 2021

Duo will discuss how doing digital differently gives community financial institutions a competitive advantage.

MONETT, Mo., March 3, 2021 /PRNewswire/ -- Jack Henry & Associates, Inc. (NASDAQ: JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Today, the company announced that Jack Henry President & CEO David Foss will join Simmons Bank's chief digital officer and executive vice president, Alejandro "Alex" Carriles, to share how regional and community financial institutions are competing with open and modern banking technology.

They are presenting together at Wells Fargo's Bank and Tech Pop Up Virtual Conference on March 4. Other presenters at the conference include the head of tech/digital for Bank of America, U.S. Bancorp, KeyCorp, TD Bank, Zelle, community financial institutions and other experts from investing and consulting firms.

The presentation follows a Bank of America and J.D. Power conversation on big bank technology wins. In contrast, Foss and Carriles will discuss the success that \$22.3 billion Simmons has experienced because of its progressive technology strategy. In 2020, Simmons increased its digital banking users by 30%, while earning an iOS App Store rating of 4.8 out of 5 stars. The bank has been able to pivot to meet changing customer demands thanks to the flexible technology infrastructure it has built in partnership with Jack Henry.

Foss commented, "Simmons' digital experiences have been a strategic differentiator for the bank even before the pandemic. They were better positioned than many mega banks with a full digital suite of user-friendly functionalities and have beaten many of their KPIs such as app launch to app usable speeds. When the pandemic sent customers to digital banking in droves, Simmons became a great success story. I'm proud to join Alex in sharing how community and regional banks are leveraging technologies to compete – regardless of their size or location."

About Simmons Bank

Simmons Bank is an Arkansas state-chartered bank that began 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 and today operates more than 200 branch locations throughout Arkansas, Illinois, Kansas, Missouri, Oklahoma, Tennessee and Texas. Simmons is the subsidiary bank for Simmons First National Corporation (NASDAQ: SFNC), a publicly traded bank holding company headquartered in Pine Bluff, Arkansas, with total consolidated assets of \$22.3 billion as of Dec. 31, 2020. For more information, visit <https://simmonsbank.com/>.

About Jack Henry & Associates, Inc.

Jack Henry (NASDAQ: JKHY) is a leading provider of technology solutions primarily for the financial services industry. We are a S&P 500 company that serves approximately 8,600 clients nationwide through three divisions: **Jack Henry Banking**® offers a broad array of cloud-based products and services to banks ranging from community banks to multi-billion-dollar institutions; **Symitar**® provides industry-leading solutions to credit unions of all sizes; and **ProfitStars**® offers highly specialized solutions to financial institutions of every asset size, as well as diverse corporate entities outside of the financial services industry. With a heritage that has been dedicated to openness, partnership, and user centricity for more than 40 years, we are well-positioned as a driving market force in future-ready digital solutions and payment processing services. We empower our clients and consumers with the human-centered, tech-forward, and insights-driven solutions that will get them where they want to go. Are you future ready? Additional information is available at www.jackhenry.com.

Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of important factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors, which could affect the Company's financial results, are included in its Securities and Exchange Commission (SEC) filings on Form 10-K, and potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.

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