

SIMMONS FIRST*
EQUAL OPPORTUNITY POLICY STATEMENT

Simmons First* is firmly committed to Equal Employment Opportunity (EEO) and to compliance with all Federal, State and local laws that prohibit employment discrimination on the basis of age, race, color, gender, national origin, religion, disability, protected veteran status and other protected classifications. This policy applies to all employment decisions including, but not limited to, recruiting, hiring, training, promotions, pay practices, benefits, disciplinary actions and terminations.

As a government contractor, Simmons First* is also committed to taking affirmative action to hire and advance minorities and women as well as qualified individuals with disabilities and covered veterans.

We invite employees who are disabled or protected veterans and who wish to be included under our Affirmative Action Program to self-identify as such with the EEO Coordinator. This self-identification is strictly voluntary and confidential and will not result in retaliation of any sort.

Employees of and applicants to Simmons First* will not be subject to harassment, intimidation, threats, coercion, or discrimination because they have engaged or may engage in filing a complaint, assisting in a review, investigation, or hearing or have otherwise sought to obtain their legal rights related to any Federal, State, or local law regarding EEO for qualified individuals with disabilities or qualified protected veterans.

As Chairman and CEO of Simmons First*, I am committed to the principles of Affirmative Action and Equal Employment Opportunity. In order to ensure dissemination and implementation of equal employment opportunity and affirmative action throughout all levels of Simmons First*, I have selected Sharon K. Burdine as the EEO Coordinator for Simmons First*. One of the EEO Coordinator's duties will be to establish and maintain an internal audit and reporting system to allow for effective measurement of Simmons First's* programs.

In furtherance of Simmons First's* policy regarding Affirmative Action and Equal Employment Opportunity, Simmons First* has developed a written Affirmative Action Program which sets forth the policies, practices and procedures which Simmons First* is committed to applying in order to ensure that its policy of non-discrimination and affirmative action for qualified individuals with disabilities and qualified protected veterans is accomplished. This Affirmative Action Program for qualified individuals with disabilities and qualified protected veterans is available for inspection by any employee or applicant for employment upon request, between 8:30 a.m. – 4:30 p.m. at the Corporate Human Resources – Pine Bluff, AR department. Any questions should be directed to me, your supervisor, or Sharon K. Burdine, EEO Coordinator.

signed by each affiliate's CEO

1/1/2010

** Includes: Simmons First National Corporation, Simmons First National Bank, Simmons First Bank of El Dorado, N.A., Simmons First Bank of Hot Springs, Simmons First Bank of Jonesboro, Simmons First Bank of Northwest Arkansas, Simmons First Bank of Russellville, Simmons First Bank of Searcy, and Simmons First Bank of Southeast Arkansas*