

PERSONAL CHECKING & SAVINGS

PERSONAL SAVINGS

- \$100 minimum balance per statement cycle to avoid \$3 service charge
- Earns interest
- Six free withdrawals per month
- \$5 charge for each withdrawal in excess of six per month
- Limited to six withdrawals per month²
- \$100 minimum to open
- No overdraft privilege available

FIRST ACCOUNT

Kids savings account for children 18 and under - Upon the owner's 19th birthday, the account will automatically change to a Personal Savings account.



- \$10 minimum opening balance, no minimum balance required
- Earns interest
- \$5 charge for each withdrawal in excess of six per month
- Limited to six withdrawals per month²
- No overdraft privilege available

CHRISTMAS SAVINGS ACCOUNT

- Earns tiered interest
- \$5 charge per withdrawal prior to annual payout
- Limited to six withdrawals per month²
- No minimum balance required
- Annual account payout occurs early November.
- No overdraft privilege available



Balances below \$25 at time of annual disbursement are not eligible for automatic payout.

ASK ABOUT THESE GREAT SERVICES⁴:

- FREE online banking
- FREE eStatements⁴
- FREE instant issue debit card¹
- FREE mobile app for smartphone or iPad^{® 4,5}
- FREE mobile check deposit from a smartphone or iPad[®] (deposit a check by taking its photo)^{4,5}
- FREE text messaging service and alerts³
- FREE basic bill pay⁴
- FREE telephone banking
- FREE coin machine transactions (where available)
- Save ATM receipts - save money!⁶
- Mobile payment options

1 Debit card replacement fees apply.

2 Exceeding withdrawal limitations may result in account closure, change of account type, termination of transfer capability, or other remedial action.

3 Enrollment and Activation required, standard messaging rates may apply.

4 Some restrictions and exclusions may apply. See bank for details.

5 Message and data rates may apply from your wireless carrier.

6 Present ATM receipts to a teller or banker for reimbursement of ATM fees within 60 days of transaction. (Excludes Simply 100 Checking which receives reimbursement automatically, without providing receipt.)



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A Home BancShares Company (Nasdaq: HOMB)

888.372.9788

FIND THE RIGHT ACCOUNT *with the features you want*



- \$6.95 monthly service charge
- Half price rental fee for one safe deposit box
- Free notary service
- \$100 minimum to open, no minimum balance required

Centennial Club Account provides the following protections and benefits:

- \$10,000 AD&D Insurance, \$1,000 for each dependent grandchild
- Total identity monitoring and protection* provided by ID^{PROTECT}
- Triple bureau credit file monitoring* provided by ID^{PROTECT}
- 3-in-1 credit report* provided by ID^{PROTECT}
- Cash Back Members Rewards*
- Travel and entertainment benefits*
- Cellular Telephone Protection
- FREE eClub Mobile App - Check credit report, receive coupons for participating restaurants and retailers**4,5

* Registration/activation required

—Some benefits offered by a third party and require additional contact for initial enrollment. Insurance products not insured by FDIC or any Federal Government Agency: Not a deposit or guaranteed by the bank or any bank affiliate.

—Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policy described. Please refer to actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

—Accidental Death & Dismemberment insurance underwritten by insurance company subsidiaries or affiliates of Plateau Insurance Company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policy described. Please refer to actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

—Cellular telephone bill must be paid through this account. Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

FREEDOM CHECKING

- No monthly service charge with eStatements
- \$5 monthly service charge with paper statements
- \$100 minimum to open, no minimum balance required

DIAMOND CHECKING

Account designed for customers age 50 & over

- No monthly service charge
- Free Centennial Bank specialty wallet style checks
- Earns interest
- \$100 minimum to open, no minimum balance required

OPPORTUNITY 100 CHECKING

The Opportunity 100 Checking is an account for those who are working to re-establish a strong financial reputation. Eligibility requirements apply.

- Monthly service charge of \$9.95 with direct deposit
- Monthly service charge of \$12.95 without direct deposit
- No overdraft privilege available
- Customer may be eligible for other checking products after 12 months of good standing in this account.
- \$100 minimum to open, no minimum balance required

SIMPLY 100 CHECKING

A checkless account, designed for customers that prefer a set monthly fee and bank electronically.

- \$4.95 monthly service charge
- Electronic transaction processing only. Paper checks and check processing are unavailable with this account
- No overdraft privilege available
- Bill pay not available with this account
- \$25.00 minimum to open, no minimum balance required

HEALTH SAVINGS ACCOUNT

Account specifically designed for those with high deductible health plans. Qualifications required, account has contribution limits and may hold tax ramifications. Consult a tax professional for HSA qualifications and tax benefits.

- No monthly service charge
- No minimum opening balance
- Free Centennial Bank specialty wallet style checks
- Earns interest
- No overdraft privilege available
- Maximum contribution limits apply.⁴

STAR RATE CHECKING

- \$500 minimum balance per statement cycle to avoid \$10 service charge
- Earns tiered interest
- \$100 minimum opening balance

MONEY MARKET

- \$2,500 minimum balance per statement cycle to avoid \$10 service charge
- Earns interest
- Six free withdrawals per month
- \$10 for each withdrawal over six per month
- Limited to six withdrawals per statement cycle²
- \$100 minimum opening balance

RELATIONSHIP MONEY MARKET

- Minimum of \$10,000 combined deposit balances to avoid \$10 monthly service charge
- Earns tiered interest
- Six free withdrawals per month
- \$10 for each withdrawal over six per month
- Limited to six withdrawals per statement cycle²
- \$100 minimum opening balance

ADDITIONAL PRODUCTS & SERVICES⁴



SAFE DEPOSIT BOXES[†]



NOTARY SERVICE

[†] Safe deposit box content is not insured by the FDIC.



FOREIGN CURRENCY EXCHANGE[°]

[°] Must be a Centennial Bank customer for foreign currency exchange.