

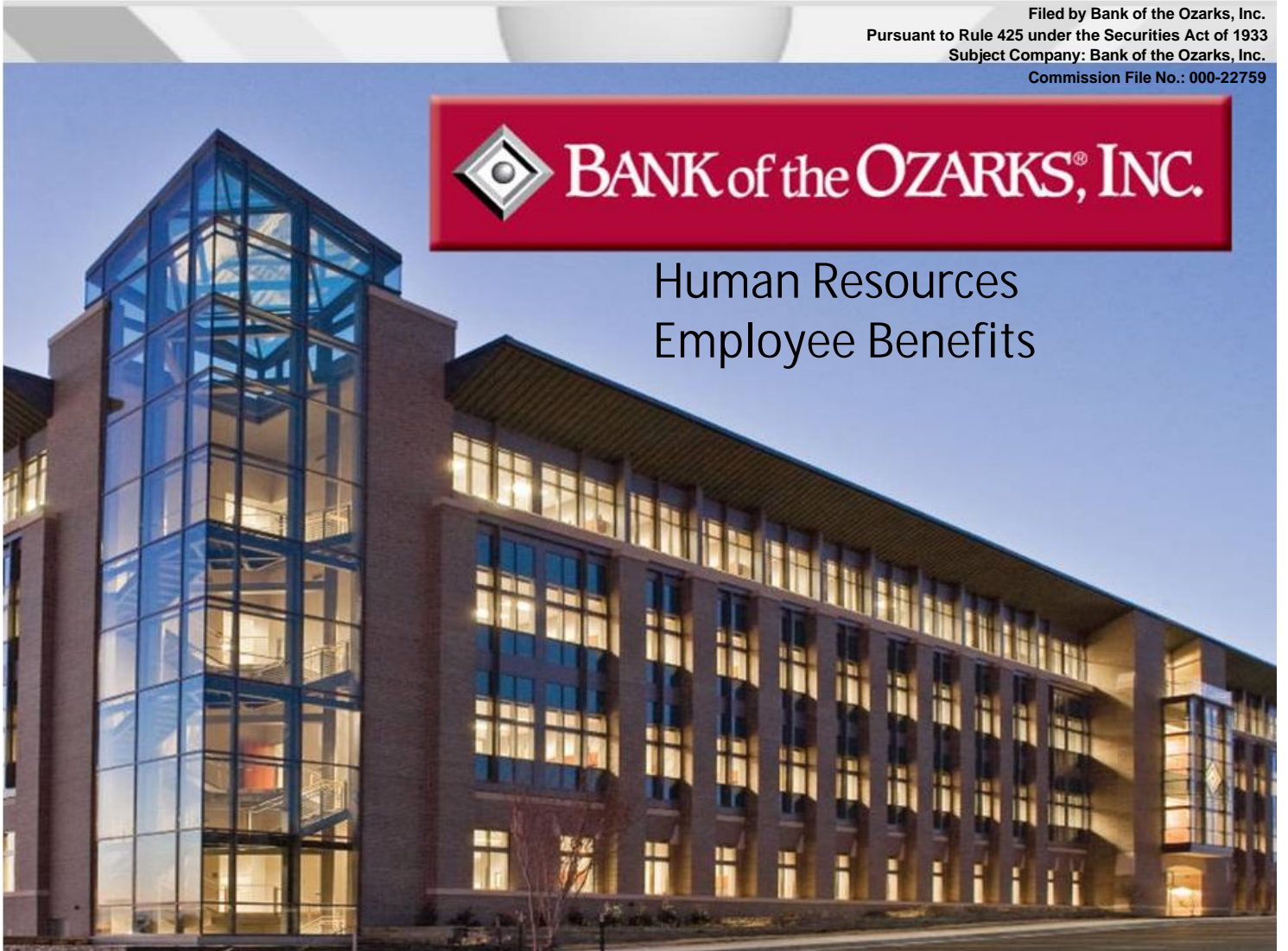
Section 1: 425 (425)

Filed by Bank of the Ozarks, Inc.  
Pursuant to Rule 425 under the Securities Act of 1933  
Subject Company: Bank of the Ozarks, Inc.  
Commission File No.: 000-22759



**BANK of the OZARKS<sup>®</sup>, INC.**

Human Resources  
Employee Benefits



# Two Premier Arkansas Banks are Joining



**BANK** of the  
**OZARKS**®



**Summit Bank**



# A Powerful Regional Franchise with more offices on the way

## Offices By State:

Arkansas	90
Georgia	28
Texas	21
North Carolina	16
Florida	5
Alabama	3
South Carolina	1
New York	1
California	1
<b>TOTAL</b>	<b>166</b>

- OZRK Offices
- Summit Offices
- OZRK Planned Offices (including OmniBank)



## Our Mission:

To be the best banking organization in each of the markets we serve as determined by our Customers, Shareholders, **EMPLOYEES** and Regulators.

We strive to be the best bank for our employees by providing favorable compensation and benefits, opportunities for growth and advancement, a share in the success of the company, and a positive workplace and culture.

## What will be my hire date with Bank of the Ozarks?

At the time of the merger, employees will retain their current hire/rehire date with Summit Bank.

This hire date is used for determining vacation and sick leave accrual for eligible employees.



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Will my title be the same with Bank of the Ozarks?

We will review and assign titles that are representative of the titles held by employees at Bank of the Ozarks.



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## Will my Classification be the same with Bank of the Ozarks?

We will review and assign pay classifications based on the following employee type designations:

- Regular Full-time and Regular Part-time
- Exempt (Salaried), Non-exempt (Hourly) and Salaried Non-exempt
- Officer and Non-officer



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## Important Payroll Information

Bank of the Ozarks has 26 bi-weekly payrolls each year.

Example: Pay period begins Sunday, April 13, 2014 and ends Saturday, April 26, 2014. All time worked during this period will be paid on Friday, May 2, 2014.

Anticipate a change in the timing of payroll deposits and how this may affect mortgage, utility or other automatic draft payments.



## Will I be eligible for paid vacation time?

Your unused vacation with Summit Bank will carry over for use during 2014. Time not taken by year end will be forfeited. \*

Beginning 1/1/2015:

Bank of the Ozarks employees accrue vacation leave on January 1<sup>st</sup> based on the schedule below:

### Non-Officer Vacation

- 1-6 years of service – 2 weeks paid vacation
- 7+ years of service – 3 weeks paid vacation

### Officer Vacation

- 1-6 years of service- 3 weeks paid vacation
- 7+ years of service- 4 weeks paid vacation

\*Vacation must be scheduled with your supervisor and may not interfere with the efficient operation of the Bank.



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## Will I be eligible for paid sick leave?

Bank of the Ozarks' employees accrue sick leave hours each month based on seniority.

Your hire/rehire date with Summit Bank will be used to determine this monthly accrual.

- 1-5 years service – 4 hours per month
- 5-10 years service – 8 hours per month
- 10+ years service – 12 hours per month

Bank of the Ozarks employees may carry over up to 45 days of sick leave. Summit Bank employees will be allowed to carry over up to 30 days of sick leave to Bank of the Ozarks.

# What Holidays does Bank of the Ozarks Observe?

## Remaining Bank Holiday Observances for Calendar Year 2014

Memorial Day	Monday, May 26	Closed
Independence Day	Friday, July 4	Closed
Labor Day	Monday, September 1	Closed
*Columbus Day	Monday, October 13	Open
Veteran's Day	Tuesday, November 11	Closed
Thanksgiving	Thursday, November 27	Closed
Christmas	Thursday, December 25	Closed

### Optional Holiday

Full-time employees are granted two (2) optional holidays at the beginning of each calendar year for use at the employee's discretion.



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## What will happen to my 401(k)?

Your current plan will terminate at or near the close of the transaction.

*Bank of the Ozarks does allow and accept rollovers from a previous employer's plan.*

Any Bank of the Ozarks employee who has worked for 1 hour is eligible to contribute and participate in Bank of the Ozarks' Safe Harbor 401(k) program.

- Company Match 100% up to the first 3% of employee contribution
- Company Match 50% from 4-5% of employee contribution
- Online and Employee self-directed account access
- Company Match is 100% vested



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# What about Medical and Supplemental benefits?

Bank of the Ozarks will provide a Special Open Enrollment Period for you to elect coverage for Medical and Dental and other supplemental plans.

(There should be no lapse in coverage for you or your covered dependents)



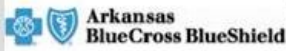
Arkansas Blue Cross and Blue Shield: Health Advantage /National Plan HSA High Deductible Health Plan 503X

- No Co-pay for office visit or prescriptions
- All covered services are subject to deductible except for *preventive health services*
- Office visits are still discounted through the BCBS claims and adjustment process.
- Calendar Year Deductible:
  - \$3,000 Employee Only Plan- \$6,000 Family (In-Network)- \$6,000 family aggregated
- Maximum annual out of pocket:
  - Employee: \$3,000 -Family: \$6,000 (In-Network)
- Preventive Health Service (wellness) covered at 100%. See Plan Summary for allowed coverage
- No Co-Pay for Routine Vision Exam (Specialist) – one visit per member every 2 years
- Pharmacy/Allergy Services subject to deductible
- May be supplemented by a Health Savings Account (HSA) or Flexible Spending Account (FSA)

BANK OF THE OZARKS	Employee	Empl/Spouse	Empl/Children	Family
Employee Pays Per Pay Period:	\$ 33.42	\$ 77.06	\$ 64.19	\$ 113.17
SUMMIT BCBS Health Advantage POS				
Employee Pays Per Pay Period:	\$ 29.82	\$ 82.63	\$ 71.57	\$ 189.92



# Dental Coverage



## DentalBlue Plan IV with Arkansas Blue Cross and Blue Shield

Provides dental coverage for preventive, basic and major services for you and your covered dependents. Orthodontia is provided for dependent child(ren) under the age of nineteen.

- Diagnostic and Preventive Services, such as routine exams, x-rays, and fluoride treatments covered at 100% reasonable and customary with no deductible
- Basic Services, such as basic restorative, endodontics, simple extractions, nonsurgical periodontics and oral surgery covered at 80% U.C.R. after deductible
- Major Services, such as surgical periodontics, inlays, onlays, crowns, fixed prosthetics, and removable prosthetics covered at 50% after deductible
- Orthodontic Services for eligible dependent children under age 19. Includes diagnostic, active, and retention treatment. Orthodontic Lifetime Maximum: \$1,000 per Eligible Member
- Annual Deductible: \$50.00 per Calendar Year per Member
- Family Deductible: Once each of 3 family members has met the calendar year deductible no further deductible will be required for the balance of the calendar year
- Annual Maximum: \$1,000 per Calendar Year per Member
- Maximum Rollover: Allows a portion of unused calendar year maximum to "roll over" to the next calendar year

BANK OF THE OZARKS	Employee	Empl/Spouse	Empl/Children	Family
Employee Pays Per Pay Period:	\$ 3.20	\$ 13.68	\$ 10.58	\$ 22.40
SUMMIT BCBS Dental				
Employee Pays Per Pay Period:	\$ 2.58	\$ 15.50	\$ 12.92	\$ 27.14



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## Additional Medical Benefits

### **COMPASS** Professional Healthcare Services

Your personal healthcare advisor, available to help you understand and manage your healthcare benefits.

- Unlimited access to a healthcare expert
- Unbiased doctor recommendations
- Hospital cost and quality information
- Straight answers about your benefits
- Bill reconciliation
- Prescription support

This service is provided at no cost to plan participants.

# Health Savings Account/Flexible Spending Account

Bank of the Ozarks will provide a Special Open Enrollment Period for you to elect coverage for HSA/FSA contributions.

## HSA Highlights:

**DATAPATH**

Health Savings Accounts (HSA)  
Administered by Datapath  
Administrative  
Services, Inc. (DPAS)

- You must be enrolled in the Health Advantage HSA High Deductible Plan 503X to take advantage of the Health Savings Account benefit.
- The IRS limits for 2014 are: Under age 55- \$3,300 Individual and \$6,550 Family. Over 55- \$4,300 Individual and \$7,550 Family. (Limit includes additional \$1,000 "catch-up" contribution)
- Deposit tax-free and accumulate tax-free contributions
- The HSA pays for qualified and routine medical expenses including doctor visits, therapy, vision care, dental care and prescriptions
- Unused funds roll over from year to year and earn tax-free interest- No use it or lose it rule
- This is a personal investment or checking account
- The *mySourceCard* debit card offered for instant fund availability. No waiting for reimbursement!
- Cost to employee: \$3.00/mo fee for Health Savings Account. Deducted directly from Health Savings Account
- No fee for the *mySourceCard*



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# Health Savings Account/Flexible Spending Account



Flexible Spending Accounts (FSA)  
Administered by Datapath  
Administrative  
Services, Inc. (DPAS)

## FSA Highlights:

- Due to Health Care Reform, the Flexible Spending Account limit will be \$2,500 effective January 1, 2014.
- Ability to pay up to \$5,000 in Childcare Expenses with Pre-Tax Dollars
- Direct Deposit of Reimbursed Expenses processed on a weekly basis
- The *mySourceCard* debit card offered for instant fund availability. No waiting for reimbursement!
- Cost to Employee: No Fee for Medical and/or Dental Premiums. \$3.00/ Month for Childcare and/or Unreimbursed Medical Accounts. Payroll deducted on a pre-tax basis  
No fee for the *mySourceCard*
- Participants have until March 15, 2015 to spend the 2014 contributions on eligible expenses.

\*A Limited-Purpose FSA (Vision/Dental) may be elected with the HSA.



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## Supplemental Benefits



### Bank Paid Benefits

- Bank of the Ozarks pays the premium for a basic life policy for regular full-time employees. The life benefit is for 1.5 times the employees annual wage with a maximum benefit of \$50,000.
- Bank of the Ozarks pays the premium on a Long-term Disability benefit for regular full-time employees.

### Optional Benefits

- Optional coverage: Voluntary Life for employee, spouse, child(ren)
- Optional Short Term Disability
- 125 Cafeteria Plan

# Forward Looking Information

This document contains certain forward-looking information about the Company that is intended to be covered by the safe harbor for "forward-looking statements" provided by the Private Securities Litigation Reform Act of 1995. All statements other than statements of historical fact are forward-looking statements. In some cases, you can identify forward-looking statements by words such as "may," "hope," "will," "should," "expect," "plan," "anticipate," "intend," "believe," "estimate," "predict," "potential," "continue," "could," "future" or the negative of those terms or other words of similar meaning. These forward-looking statements include, without limitation, statements relating to the terms and closing of the proposed transaction with Summit, acceptance by Summit's customers of the Company's products and services, the opportunities to enhance market share in certain markets, market acceptance of the Company generally in new markets, expected cost savings and merger related costs, and the integration of Summit's operations. You should carefully read forward-looking statements, including statements that contain these words, because they discuss the future expectations or state other "forward-looking" information about the Company. Such statements involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond the control of the Company. Forward-looking statements speak only as of the date they are made and the Company assumes no duty to update such statements. In addition to factors previously disclosed in reports filed by the Company with the SEC, additional risks and uncertainties may include, but are not limited to: the possibility that any of the anticipated benefits of the proposed merger will not be realized or will not be realized within the expected time period; the risk that integration of Summit's operations with those of the Company will be materially delayed or will be more costly or difficult than expected; the inability to complete the merger due to the failure of Summit's shareholders to adopt the merger agreement; the failure to satisfy other conditions to completion of the merger, including receipt of required regulatory and other approvals; the failure of the proposed merger to close for any other reason; the effect of the announcement of the merger on customer relationships and operating results; dilution caused by the Company's issuance of additional shares of its common stock in connection with the merger; the possibility that the merger may be more expensive to complete than anticipated, including as a result of unexpected factors or events; and general competitive, economic, political and market conditions and fluctuations.

## ADDITIONAL INFORMATION

The Company intends to file a registration statement on Form S-4 with the Securities and Exchange Commission ("SEC") to register the Company's shares that will be issued to Summit's shareholders in connection with the transaction. The registration statement will include a joint proxy statement/prospectus and other relevant materials in connection with the proposed merger transaction involving the Company and Summit. INVESTORS AND SECURITY HOLDERS ARE URGED TO READ THE REGISTRATION STATEMENT, JOINT PROXY/PROSPECTUS WHEN IT BECOMES AVAILABLE (AND ANY OTHER DOCUMENTS FILED WITH THE SEC IN CONNECTION WITH THE TRANSACTION OR INCORPORATED BY REFERENCE INTO THE JOINT PROXY/PROSPECTUS) BECAUSE SUCH DOCUMENTS WILL CONTAIN IMPORTANT INFORMATION REGARDING THE PROPOSED MERGER TRANSACTION. Investors and security holders may obtain free copies of these documents and other documents filed with the SEC on the SEC's website at <http://www.sec.gov>. Investors and security holders may also obtain free copies of the documents filed with the SEC by the Company at the Company's website at <http://www.bankozarks.com>, Investor Relations, or by contacting Susan Blair at (501) 978-2217.

This communication does not constitute an offer to sell or the solicitation of an offer to buy any securities or a solicitation of any vote or approval, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of such jurisdiction.



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