SMITH SHELLNUT WILSON
AN AFFILIATE OF b1BANK

Client Relationship Summary (Form CRS)
Form ADV, Part 3
June 29, 2026

Introduction	Smith Shellnut Wilson, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers and investing.
Relationships and Services	***What investment services and advice can you provide me?*** We offer investment management and financial planning services to retail investors, including individuals, trusts, estates, foundations, charitable organizations, personal corporations, self-directed 401(k)s, IRAs, and IRA Rollovers. As part of our standard services, we review your account at least annually and monitor cash balances daily. We have discretionary authority to decide which securities to purchase and sell for your account and you may impose limits on our authority as to asset class, sector, industry, or individual security selections. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship according to the terms of the agreement. We generally require a minimum amount of $1,000,000 of assets under management. This minimum may be waived in certain situations. **For additional information about our advisory services, please see Items 4, 7, 13, and 16 in our Firm Brochure.** **Questions to ask us:** • *Given my financial situation, should I choose an investment advisory service? Why or why not?* • *How will you choose investments to recommend to me?* • *What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?*
Fees, Costs, Conflicts, and Standard of Conduct	***What fees will I pay?*** Fees are computed as a percentage of the market value of assets under management for the quarter. That market value is an average of the market values on the last day of each of the three months in a calendar quarter. Market value is based on trade date valuation and includes accrued interest. Our standard fee schedule ranges from 1% to 1.50% depending on the market value of the investments in your account. Our fees vary and are negotiable. Fees are payable quarterly in arrears and may be automatically deducted from your account or may be paid directly to us by check or wire. Our investment management services are continuous but may be terminated at any time by either party upon 30 days advance written notice. Fees due at termination will be prorated to the date of termination. Our incentive is to increase the market value of your account over time which will increase our fees over time. You may incur brokerage commissions, transaction fees, short-term trading fees, and administrative charges imposed by custodians and broker-dealers. We may use mutual funds or exchange-traded funds to fill specific portfolio needs. If we use these funds, you will incur the fund's management and administrative fees, plus our investment management fees. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

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Fees, Costs, Conflicts, and Standard of Conduct *(Continued)*	**For additional information, please see Items 5 and 6 in our Firm Brochure.** **Questions to ask us:** • *Help me understand how these fees and costs might affect my investments.* • *If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?* ***What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?*** **When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the services and investment advice we provide you. For example, we may invest on your behalf in securities issued by another of our clients, which would serve to maintain or increase our assets under management and related fees. For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. SSW is a wholly owned subsidiary of b1BANK. SSW is also affiliated with b1Capital, a registered broker-dealer. These affiliations with b1BANK and b1Capital create a conflict of interest because SSW has an economic incentive to refer clients for banking services and brokerage services, and these entities have an economic incentive to refer its clients to SSW for investment advisory services. *You are not required to utilize b1BANK or b1Capital services in order to receive investment advisory services from SSW.* **For additional information about our conflicts of interest, please see Item 10 in our Firm Brochure.** **Questions to ask us:** • *How might your conflicts of interest affect me, and how much will you address them?* ***How do your financial professionals make money?*** Our financial professionals are paid salaries and have the opportunity to earn bonuses based on their contributions. Our financial professionals also have the ability to receive commissions as registered representatives of b1Capital, and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not.
Disciplinary History	***Do your financial professionals have legal or disciplinary history?*** No. Smith Shellnut Wilson, LLC and its employees have not been subject to any legal or disciplinary events. There are free and simple tools available to research us and our financial professionals at Investor.gov/CRS. **Questions to ask us:** • *As a financial professional, do you have any disciplinary history? For what type of conduct?*
Additional Information	**If you would like additional information about our advisory services or would like a copy of our Client Relationship Summary, please call our office at 601-605-1776 or view our Firm Brochure.** **Questions to ask us:** • *Who is my primary contact person?* • *Is he or she a representative of an investment adviser or a broker-dealer?* • *Who can I talk to if I have concerns about how this person is treating me?*

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Exhibit A – Material Changes to Client Relationship Summary

- For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.

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