



# 2022 Written Comments



first financial bank

## First Financial Bank Complaint Form

### Bank Information

Date: 1/6/2022  
Banking Center/Department Name: Risk Administration  
Submitted Via: Email

### Type of Issue/Complaint

Issue: Client Experience – Branch Closure  
Date Received: 1/6/2022

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closure – Hagerstown

### Description of Issue

Client sent an email stating:

“Hello,

I don't expect this to actually change anything, but nevertheless here I am wasting my lunch break to let you know how saddened and disappointed my community is to hear you are closing our local branch in Hagerstown Indiana. We have many local small businesses and a big Amish community that relies on this bank. Have you ever had to snap deposit 100+ checks? It's horrible. But it's quicker than driving 40 minutes to the nearest branch. Have you ever had to hire a driver to take you to the bank to cash a check? Or better yet - hook up your horse in the freezing, snowy weather, and travel who knows how long just to go to the bank? The Amish have no choice in this matter. And if you

don't understand, they are multiplying here 10x every year. They need a local bank. I guess that's going to be someone else.

This branch is our family. Your tellers and managers here know us, personally. They know our business. They know all of their customers by name and greet you with a smile.

I get it. It's probably going to save you money to close it. More people are using online banking. But this is one sad break up and your customers in Hagerstown will go elsewhere and move on. I really thought First Financial was different. The Amish have organized a paper campaign (you know since they don't email or have computers). I hope it reaches you. We also started an online one as well to assist in the endeavors. Sign the Petition

And this marketing you sent in the mail is a slap in the face. You don't love our community. It's pretty obvious.

So here's good bye. Been nice knowing you.”

### **Additional Comments**



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January 6, 2022

Dear Client,

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all of our clients.

You recently contacted us to express your dissatisfaction with the closure of our Hagerstown Banking Center. We understand your concern and appreciate having you as our client.

Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at [bankatfirst.com](http://bankatfirst.com) for more information.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience this has caused you.

Please feel free to contact our Client Service Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202



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## First Financial Bank Complaint Form

### Bank Information

Date: 1/10/2022  
Banking Center/Department Name: Retail Banking  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Client Experience – Branch Closure  
Date Received: 1/10/2022

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closure – Lawrenceburg IN

### Description of Issue

Client is very unhappy about the Lawrenceburg office closing and would like a phone call please.

### Additional Comments



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225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

January 11, 2022

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding our Lawrenceburg Branch closure. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202

## First Financial Bank Complaint Form

### Bank Information

Date: 1/26/2022  
Banking Center/Department Name: N/A  
Submitted Via: Letter

### Type of Issue/Complaint

Issue: Client Experience – Branch Closure  
Date Received: 1/26/2022

### Issue Comments

Entity sending issue: Anonymous  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closure – Hagerstown

### Description of Issue

Received the letter below concerning the Hagerstown branch closure, which is signed by 53 people:

Dear First Financial Bank  
We are very sorry to hear that you are planning to close the First Financial Bank in Hagerstown IN. It would be very inconvenient to have to drive to New Castle or Richmond to do our business. So we will probably be closing our accounts. We are asking that you might reconsider your plans.

Yours truly,  
Your Hagerstown Branch Customers

Additional Comments





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## First Financial Bank Complaint Form

### Bank Information

Date: 2/2/2022  
Banking Center/Department Name: Customer Support Center  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Client Experience – Branch Closure  
Date Received: 2/2/2022

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closure – Alexandria

### Description of Issue

Client says the Alexandria branch is closing and there are no branches in their area. Client wanted to keep their account with FFB.

### Additional Comments



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## First Financial Bank Complaint Form

### Bank Information

Date: 2/23/2022  
Banking Center/Department Name: Customer Support Center  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Client Experience – Branch Closure  
Date Received: 2/23/2022

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closure – Alexandria

### Description of Issue

Client has been with us since 1993 and is extremely disappointed with the closure of the Alexandria banking center. The client believes this closure is ridiculous and a great inconvenience.

### Additional Comments



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225 Pictoria Dr.  
Cincinnati, OH 45246

February 23, 2022

Dear Client:

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all our clients.

You recently contacted us to express your dissatisfaction with the closure of our Alexandria Banking Center. We understand your concern and appreciate having you as our client. Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at [bankatfirst.com](http://bankatfirst.com) for more information.

Please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,  
Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202



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## First Financial Bank Complaint Form

### Bank Information

Date: 3/1/2022  
Banking Center/Department Name: Retail Banking  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Branch/Office Atmosphere  
Date Received: 3/1/2022

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: College Hill Branch Closure9

### Description of Issue

Client visited College Hill office today after 9 AM. Client attempted to go inside but found the doors were locked and there was no sign indicating branch closure or when they would be available. Client visited last week to the same results. Client did not state whether they tried the drive through or calling the branch directly. No notices are online either that indicate temporary branch closure.

### Additional Comments



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225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

March 1, 2022

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received and addressed your concern regarding the College Hill Banking Center. If you have any questions on this matter or feel as though your concern has not been resolved or addressed, please contact our Client Service Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time.

As a trusted financial institution, we strive to deliver high-quality service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we can improve our service and look forward to better assisting you on your path to success.

Sincerely,

Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202





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## First Financial Bank Complaint Form

### Bank Information

Date: 3/8/2022  
Banking Center/Department Name: Customer Support Center  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Client Experience - Branch Closure  
Date Received: 3/8/2022

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closure – Lawrenceburg IN

### Description of Issue

Client would like to have had notification that the branch in Lawrenceburg, IN was closing. The client is concerned about staff that was there. Client also wants to know if ATM fees will be waived since that branch is closed and the next closest one is 15 minutes away.

### Additional Comments



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225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

March 8, 2022

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently attempted to contact you regarding the closure of our Lawrenceburg, Indiana banking center. If you have any questions on this matter or feel as though your concern has not been resolved or addressed, please contact our Client Service Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time.

Thank you again for bringing this matter to our attention. We apologize for any inconvenience and concern this situation caused you.

We appreciate your interest in letting us know how we can improve our service and look forward to better assisting you on your path to success.

Sincerely,

Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202



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## First Financial Bank Complaint Form

### Bank Information

Date: 3/9/2022  
Banking Center/Department Name: Customer Support Center  
Submitted Via: Email

### Type of Issue/Complaint

Issue: Client Experience - Branch Closure  
Date Received: 3/9/2022

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closure – Alexandria

### Description of Issue

Hello. It is so unfortunate the local branch in Alexandria, IN closed. Our retail grocery stores must have a local branch to do business with on a daily basis. We will no longer be needing our accounts.

### Additional Comments





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225 Pictoria Dr.  
Cincinnati, OH 45246

March 9, 2022

Dear Client:

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all our clients.

You recently contacted us to express your dissatisfaction with the closure of our Alexandria Banking Center Banking Center. We understand your concern and appreciate having you as our client. Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at [bankatfirst.com](http://bankatfirst.com) for more information.

Please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,  
Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202



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## First Financial Bank Complaint Form

### Bank Information

Date: 11/15/2022  
Banking Center/Department Name: Customer Support Center  
Submitted Via: Email

### Type of Issue/Complaint

Issue: Client Experience - Branch Closure  
Date Received: 11/15/2022

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closure – Bargersville

### Description of Issue

Client wrote the following email:

“I talked to the girls at the bank yesterday, what a great bunch you have at this branch. It is beyond most of us here in Bargersville why you would do this.

Bargersville has almost doubled in size in the last few years and they have another 1,000 homes approved.

With only one other bank here, why would you do this? The roads to go to Franklin or up 135 to Greenwood are a nightmare. Someone just did not put a lot of thought in this!

If you would just give it awhile and wait until 135 gets done and changes over to 69.....the main road of 144, which is going past your branch to Franklin or to 135 will be a gold mine.

Someone just did not look into this much, they are building like crazy around here.

I will not drive to Franklin when I have a huge choice up very busy 135 but would rather use the branch here.

Hopefully you will good to the ladies here, they are fast and friendly!”

### **Additional Comments**



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225 Pictoria Dr.  
Cincinnati, OH 45246

November 15, 2022

Dear Client

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all our clients.

You recently contacted us to express your dissatisfaction with the closure of our Bargarville Banking Center. We understand your concern and appreciate having you as our client. Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at [bankatfirst.com](http://bankatfirst.com) for more information.

Please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,  
Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202



first financial bank

## First Financial Bank Complaint Form

### Bank Information

Date: 11/21/2022  
Banking Center/Department Name: Risk Administration  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Client Experience - Branch Closure  
Date Received: 11/21/2022

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closure – Bargersville

### Description of Issue

Client is unhappy that the Bargersville branch is closing.

### Additional Comments



first financial bank

225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

November 21, 2022

Dear Client:

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all of our clients.

You recently contacted us to express your dissatisfaction with the closure of our Bargarville financial center. We understand your concern and appreciate having you as our client.

Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at [bankatfirst.com](http://bankatfirst.com) for more information.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience this has caused you.

Please feel free to contact our Client First Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

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Risk and Compliance Design  
First Financial Bank