



# Welcome

Our first steps together  
on the path to your success

A guide to your First Financial Bank  
accounts and services

**first**

first financial bank

Another step on the path to success

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## Strength, Stability, and a Commitment to Your Success

As a First Financial Bank client, you're going to hear us talking a lot about your success. Simply put, helping you succeed is the reason we exist.

Of course, success means different things to different people. It will be our job to learn what it means to you – and how we can best provide the financial tools and advice that will help you achieve your goals.

Today, we're on the first step of that path, and our goal is to make this transition as easy as possible for you. This guide will provide information you need to learn about your accounts at First Financial, as well as the many choices available to you.

As you will see, we've selected accounts for you that most closely match the features of your former Peoples Community Bank accounts. Again, this is only a first step, and if you feel there is a First Financial account or service that better meets your needs – or you just want to talk about your choices – please let us know.

Finally, it is important for you to know that we will be your partner for the long term. Despite the challenging economic climate, First Financial is strong, stable and growing – a fact that has been recognized in independent ratings:

- First Financial has a “four star” or “Excellent” rating with Bauer Financial.
- First Financial is rated “Excellent” by IDC Financial Publishing. This is their highest rating for banks.

For more information, visit [www.bauerfinancial.com](http://www.bauerfinancial.com) or [www.idcfp.com](http://www.idcfp.com).

**We are pleased that you are a client of First Financial Bank and look forward to serving you in the years to come.**

### **If you have questions:**

Call us at 888.907.FIRST  
(888.907.3477)  
or visit us anytime at  
[www.bankatfirst.com/  
welcome](http://www.bankatfirst.com/welcome)

*Important Note:*  
Peoples Community Bank  
email addresses will be  
changing. Please email  
[clientservice@bankatfirst.com](mailto:clientservice@bankatfirst.com)  
or call 888.907.FIRST  
(888.907.3477) for assistance.

## Answers to Your Questions

### Q. What does the term “date of conversion” refer to?

A. You will see this term throughout this booklet. It refers to the date when your former Peoples Community Bank account will transfer or “convert” to a similar type of account in the First Financial banking system. For the exact date of conversion and a complete conversion calendar, please see the enclosed cover letter.

### Q. How will I benefit as a First Financial client?

A. As a First Financial client, you will enjoy many benefits, including:

- Access to more banking centers than ever before.
- Outstanding client service.
- Knowledgeable financial advice.
- The assurance of knowing that you are banking with a strong and stable organization.

Of course, you will also benefit from our tradition of local, personal service.

### Q. Will my deposits continue to be FDIC insured?

A. Yes. Your deposits will continue to be insured up to the maximum amount allowed by law.

If you currently have deposits both at any of the former Peoples locations and at First Financial, your deposits at each bank will continue to be insured separately for a period of up to six months after August 1, 2009.

Your certificates of deposit will continue to be separately insured until the earliest maturity date after the end of the six-month period.

If you would like more information about your coverage, please visit your local banking center, call the FDIC toll-free at 877.275.3342 or visit [www.fdic.gov](http://www.fdic.gov).

**Higher coverage through 2013.** In 2008, Congress increased the basic limit on federal insurance coverage from \$100,000 to \$250,000. It recently extended this higher limit through December 31, 2013.

### Q. When will my accounts transfer to the First Financial system?

A. Your checking, savings, money market, CD/IRA, and loan accounts will automatically transfer to First Financial on the date of conversion.

### Q. Where should I do my banking right now?

A. For now, please continue to bank as usual at the former Peoples Community Bank banking centers.

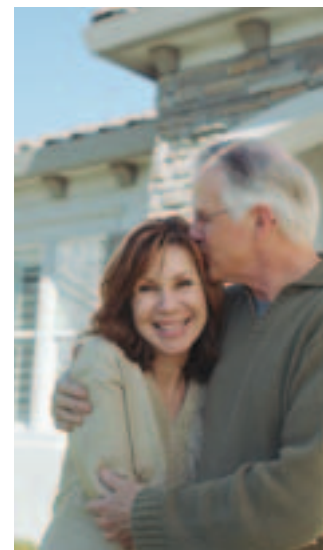
### Q. When can I begin banking at any First Financial banking center?

A. Starting on the Monday following conversion, you can access your accounts at any of the 104 First Financial banking centers in Ohio, Indiana, and Kentucky, including the former Peoples Community banking centers – and at 123 First Financial ATMs.

You will also be able to access your accounts online at [www.bankatfirst.com](http://www.bankatfirst.com) or by calling Banking On Call toll-free at 877.322.8100, beginning the Monday following conversion.

### Q. Will account numbers change?

A. Yes. You will receive your new account number information in separate mailings.



### **Our Promises to You**

*We promise always to be looking ahead.*

*We promise to keep things simple.*

*We promise to make doing business with us easy for you.*

*We promise to be a leader – to constantly innovate and improve to serve you better.*

*We promise to provide sound financial advice that is focused on your needs.*

*We promise to honor all our commitments with integrity, fairness and impartiality.*

**Q. Will I receive new checks and deposit slips?**

**A.** Yes. You will receive new account documents in a separate mailing shortly. These will be imprinted with your new account number and First Financial's routing and transit number.

If you are a business client, you will receive a starter package of checks and deposit slips with your new account number in a separate mailing. For assistance in ordering additional supplies, please call 800.503.8744. If you do not receive your documents, please call us at 888.907.FIRST (888.907.3477).

For your convenience, we will be able to process Peoples checks for 90 days after the date of conversion. Please begin using your new First Financial checks as soon as you receive them, and destroy your old Peoples checks and deposit slips at that time.

**Q. Will I use a passbook to access my First Financial accounts?**

**A.** All First Financial savings accounts provide you with a regular account statement by mail. Passbooks will no longer be used. First Financial also provides paper receipts for all deposits, withdrawals and payments that you make at a First Financial banking center, and the most current balance for your accounts is always maintained on First Financial systems.

You will receive any deposit, withdrawal or payment slips that you need in a separate mailing shortly. Please bring them to the banking center when you want to make a deposit or withdrawal. For your convenience, additional counter documents for deposits and withdrawals are available in your banking center.

Please note that a special cutoff statement for your passbook account will be printed as of the date of conversion and mailed to you.

If you have any questions, please call us at 888.907.FIRST (888.907.3477) or visit your First Financial banking center beginning the Monday following conversion.

**Q. Will I receive a new debit card, ATM card, or a new PIN?**

**A.** Yes. If you have a Peoples MasterCard Debit Card or ATM card today, you will receive a First Financial Visa® Check Card or ATM card and a new PIN, in separate mailings, before the Saturday of conversion weekend.

Please activate your new First Financial card using the instructions that will arrive with it.

If you wish, you may change your PIN at any First Financial ATM after you have activated your new card.

Your current Peoples MasterCard Debit Card or ATM card will remain active through the Sunday of conversion weekend. After this date, please destroy your old card.

**Q. Will I continue to receive an interest check for my CD?**

**A.** Yes. If you receive your interest by check, please note that at First Financial, separate checks are issued for each individual CD account. Of course, you can choose to have your interest deposited directly to your First Financial checking or savings account.

Please note that all CDs and IRAs will receive new account numbers. You will receive information about your new account number in a separate mailing.

### Q. Will my direct deposits and automatic transfers continue as before?

- A. Yes. If you have direct deposit of Social Security, payroll or other regular deposits, your current service will continue. If you have automatic transfers between your deposit accounts, or automatic deductions of loan payments or other payments, these services will also continue.

We will inform any third parties about the change to First Financial. You may want to check with these parties after conversion and verify that they have your new account number and correct routing and transit number, 042200910.

### Q. What about automatic payments that I've set up?

- A. Any recurring automatic payment deductions from your current deposit account will continue without interruption after your account transfers to First Financial.

We will inform any third parties about the change to First Financial. You may want to check with these parties after conversion and verify that they have your new account number and correct routing and transit number, 042200910. Please note:

- If you have provided your Peoples MasterCard Debit Card number to a third party (such as a health club or an Internet provider) to authorize recurring payments from your account, please notify them of your new First Financial Visa Check Card number and the expiration date embossed on your new card.

### Q. Will my online banking service continue at First Financial?

- A. First Financial offers online banking services at [www.bankatfirst.com](http://www.bankatfirst.com).

If you currently use Peoples online banking, a separate mailing will be sent with details regarding your online banking ID and temporary password, as well as other important details regarding the transition to First Financial's online banking system.

If you are not already registered, you can sign up for this service beginning the Monday after conversion.

### Q. Will my bill payment service continue?

- A. If you currently use online bill payment, access to the First Financial bill payment system will be available starting the Monday after conversion. A separate mailing will be sent with details regarding your bill payment.

Please be aware that online bill presentment service is not available at First Financial. Please contact your biller to arrange to receive bills in another manner.

### Q. Is Overdraft Privilege available for my account?

- A. First Financial personal checking clients in good standing may receive Overdraft Privilege based on their checking account type. This provides a \$500 non-contractual courtesy safety net to save you the embarrassment and additional charges that can be associated with having a check returned to a merchant. An overdraft per-item fee of \$34 will be charged for each item created by check, in-person withdrawal, ATM withdrawal or other electronic means paid under the overdraft limit of \$500.

You will find additional details in the Overdraft Privilege Policy included in this package.



### **At First Financial, you always have choices!**

*In transferring your accounts, we have selected the First Financial accounts that are the closest match to your current services.*

*If you believe a different type of First Financial account would better meet your needs, **we'll make it easy for you to switch.** Please contact your local banking center or call us at 888.907.FIRST (888.907.3477).*

*Important Note: To give you plenty of time to evaluate your account options, all monthly service fees are waived for 90 days after conversion.*

**Q. Will Overdraft Protection for my checking account continue?**

- A.** If your overdraft protection is provided through a line of credit, we will convert your current overdraft protection line of credit to First Financial.  
If your overdraft protection is provided through a link to another Peoples checking or savings account, this service will continue as before.

**Q. How will First Financial handle my canceled checks?**

- A.** For most First Financial checking accounts, images of the front of your canceled checks will be sent to you along with your monthly statement. Images of the fronts and backs of your canceled checks will be available online. If you have a Free Checking account at First Financial, you can request a copy of a canceled check by calling us at 888.907.FIRST (888.907.3477).

**Q. When will I receive statements for my checking and savings accounts?**

- A.** Checking account statements may arrive at a different time of the month. Savings account statements will be issued quarterly, or at the end of each month for money market accounts or accounts with electronic transactions.  
Please note that you will be sent a special cutoff statement for your account that reflects all your activity, including any interest paid, from your last statement date through the date of conversion for your account at the former Peoples bank. Please keep this for your records.

**Q. I currently have a combined account statement. Will that service continue at First Financial?**

- A.** Yes, First Financial will continue to provide combined statements for your linked accounts.

**Q. I currently receive incoming wire transfers. Do I need to notify my trading partners that my account number and bank routing and transit number are changing?**

- A.** Yes. Please notify trading partners of your new First Financial account number and routing and transit number before the date of conversion. The new bank routing and transit number for incoming domestic and international wires is 042200910.

**Q. When are deposited funds available for withdrawal?**

- A.** Please refer to the *Funds Availability* section in the enclosed **Terms and Conditions** booklet for more information.

**Q. Will my safe deposit box service continue as before?**

- A.** Yes. Your lease will continue and renew on the same date as before. You will receive more information before your next anniversary date.

**Q. How will I receive year-end tax reporting information?**

- A.** All tax reporting for the year 2009 will be provided after year-end by First Financial Bank.

## Accessing Your Accounts

BANKING OPTION	BEFORE TRANSFER TO FIRST FINANCIAL	AFTER TRANSFER TO FIRST FINANCIAL
<p><b>Banking Center</b></p>	<ul style="list-style-type: none"> <li>• Continue to use the former Peoples banking centers until the end of business on the date of conversion.</li> <li>• <b>Former Peoples banking centers will be closed on the Saturday of conversion weekend.</b></li> </ul>	<ul style="list-style-type: none"> <li>• Beginning on the Monday following conversion, use any of the 104 First Financial banking centers, including the former Peoples locations.</li> <li>• For a listing of First Financial banking center locations near you, visit <a href="http://www.bankatfirst.com">www.bankatfirst.com</a>.</li> </ul>
<p><b>ATM and Debit Cards</b></p>	<ul style="list-style-type: none"> <li>• Continue to bank as usual through the Sunday of conversion weekend, using your current MasterCard Debit Card or ATM card.</li> <li>• Please be aware that ATMs may be temporarily out of service on the Friday and Saturday of conversion weekend.</li> </ul>	<ul style="list-style-type: none"> <li>• Starting on the Monday following conversion, please activate your First Financial Visa Check Card or ATM card.</li> <li>• You may use your new ATM card or Visa Check Card as soon as you activate it.</li> <li>• <b>NEW!</b> Higher transaction limits at First Financial: up to \$2,500 daily at point of sale, and up to \$510 daily at ATMs.</li> <li>• To find one of the 123 free First Financial ATMs near you, go to <a href="http://www.bankatfirst.com">www.bankatfirst.com</a> and click on the Location Finder.</li> <li>• Access to 1.4 million Plus® ATMs worldwide. <ul style="list-style-type: none"> <li>• You can use your card at thousands of Plus® ATMs that are part of Alliance One, a nationwide cooperative, which offers surcharge-free transactions for our cardholders. Please visit <a href="http://www.atmallianceone.org">www.atmallianceone.org</a> to find an Alliance One ATM near you.</li> </ul> </li> </ul>
<p><b>Telephone Banking</b></p>	<ul style="list-style-type: none"> <li>• Continue to bank as usual through the date of conversion.</li> </ul>	<ul style="list-style-type: none"> <li>• Beginning on the Monday following conversion, free 24-hour access to First Financial Banking On Call at 877.322.8100.</li> <li>• The first time you use this service you will be prompted to choose a four-digit PIN number. Please have your new First Financial account number handy.</li> <li>• To speak with a representative, call us at 888.907.FIRST (888.907.3477) between the hours of 8 a.m. to 7 p.m., Monday through Friday, and 8 a.m. to 2 p.m. Saturday (Eastern Time).</li> </ul>
<p><b>Online Banking and Bill Payment</b></p>	<ul style="list-style-type: none"> <li>• Continue to bank as usual through the date of conversion.</li> <li>• If you currently use online banking, you will receive a separate mailing with your new online banking ID and temporary password.</li> </ul>	<ul style="list-style-type: none"> <li>• Starting on the Monday following conversion, you may login using the new online banking ID and temporary password that will be sent to you in a separate mailing. New clients can enroll in First Financial online banking at <a href="http://www.bankatfirst.com">www.bankatfirst.com</a>.</li> </ul>

## Personal Checking Accounts



### Important reminders

(For more details, see pages 4-5)

- First Financial checks will arrive shortly. Please start using them as soon as you receive them.
- If you currently have a MasterCard Debit Card or ATM card, a replacement Visa Check Card or ATM card and PIN will arrive in separate mailings before the date of conversion. Please activate your new First Financial card after the Sunday of conversion weekend, using the instructions that will arrive with it.
- Direct deposit, automatic transfers and automatic payments will continue as before.

Your personal checking account at Peoples will convert to a similar account at First Financial Bank, as shown in the table on the following page.

All First Financial personal checking accounts feature:

- Free access to all First Financial ATMs
- Unlimited check writing
- Free Online Banking and Bill Pay
- Free VISA® Check Card
- Unlimited Banking on Call at 877.322.8100
- Option to receive one combined statement for multiple First Financial checking and savings accounts

### Choosing the First Financial Personal Checking account that's right for you

Take another step on your path to success with First Financial Bank. Tell us how you prefer to manage your money and make transactions, and we'll recommend the right account for you.

#### Free Checking

Quick and easy. Free Checking has no monthly service fee and requires no minimum balance.

#### Classic Checking

Your checks are on us. Classic Checking includes free check orders, and your statement will include free check images of the front of the checks you've written.

#### Plus Checking

Let us pay you. Earn interest on your balance. The more you deposit, the more you earn with tiered interest.

#### Senior Checking

You've earned it. Senior Checking provides a wide array of services for our age 50-and-over clients. You'll enjoy free check orders, online bill payment and check images of the front of the checks you've written.

#### Success Checking

Enjoy extra benefits. With Success Checking you will enjoy great financial benefits, earn tiered interest, and have exclusive access to many valuable and convenient savings and protection benefits.

## Personal Checking Accounts

To prepare for transferring your accounts, we have selected the First Financial accounts that are the closest match to your current services.

If you believe a different type of First Financial account would better meet your needs, **we'll make it easy for you to switch.** Please visit your local banking center or call us at 888.907.FIRST (888.907.3477).

*Important Note: To make the transition to First Financial easy for you, and to give you time to evaluate your account options, all monthly service fees will be waived for 90 days after conversion.*

For the name of your current account, please refer to your most recent account statement.

YOUR CURRENT ACCOUNT	YOUR NEW ACCOUNT AT FIRST FINANCIAL	BALANCE AND FEE INFORMATION	ACCOUNT HIGHLIGHTS
Non-Interest Checking or Free Checking	Free Checking	<ul style="list-style-type: none"> <li>No minimum balance requirement</li> <li>No monthly service fee</li> </ul>	<ul style="list-style-type: none"> <li>A great value, whatever your account balance</li> <li>One free transaction per month at non-First Financial ATMs (ATM owner surcharges may apply)</li> <li>Check safekeeping</li> </ul>
All American Checking	Checking	<ul style="list-style-type: none"> <li>No minimum balance requirement</li> <li>No monthly service fee</li> </ul>	<ul style="list-style-type: none"> <li>Free custom wallet checks</li> <li>Four free transactions per month at non-First Financial ATMs (ATM owner surcharges may apply)</li> <li>Overdraft protection available</li> </ul>
Free Interest Checking* or Personal Checking	Plus Checking	<ul style="list-style-type: none"> <li>\$2,500 minimum balance requirement</li> <li>\$10 monthly low balance cost of service (waived for 90 days after conversion) if balance falls below \$2,500</li> </ul>	<ul style="list-style-type: none"> <li>Pays interest on your balance with higher rates for higher balances</li> <li>Four free transactions per month at non-First Financial ATMs (ATM owner surcharges may apply)</li> <li>Overdraft protection available</li> </ul>
Peoples Plus 50 Checking	Senior Checking	<ul style="list-style-type: none"> <li>\$200 minimum balance requirement</li> <li>\$10 monthly low balance cost of service (waived for 90 days after conversion) if balance falls below \$200</li> </ul>	<ul style="list-style-type: none"> <li>Exclusively for our clients age 50 and over</li> <li>Free custom wallet checks</li> <li>Four free transactions per month at non-First Financial ATMs (ATM owner surcharges may apply)</li> <li>Overdraft protection available</li> </ul>
Premium Checking	Money Market Checking	<ul style="list-style-type: none"> <li>\$2,500 minimum balance requirement</li> <li>\$10 monthly low balance cost of service (waived for 90 days after conversion) if balance falls below \$2,500</li> </ul>	<ul style="list-style-type: none"> <li>Variable interest rate</li> <li>Four free transactions per month at non-First Financial ATMs (ATM owner surcharges may apply)</li> <li>Overdraft protection available</li> </ul>

*\*If your balance at conversion is less than \$2,500, your new account at First Financial Bank will be Free Checking. If you have a question, or believe a different product would be better, please contact us starting the Monday following conversion and we'll help you select the best account for your needs.*

Please note: At First Financial, simple interest is calculated on your collected balance and paid monthly.

For more details, see the enclosed **Terms and Conditions** booklet.

## Personal Savings and Money Market Accounts

Your current savings account or Money Market account will convert to a similar account at First Financial Bank.

*Important Note: To make the transition to First Financial easy for you, and to give you time to evaluate your account options, all monthly service fees will be waived for 90 days after conversion.*

For the name of your current account, please refer to your most recent account statement.

YOUR CURRENT ACCOUNT	YOUR NEW ACCOUNT AT FIRST FINANCIAL	BALANCE AND FEE INFORMATION	ACCOUNT HIGHLIGHTS
Passbook Savings, Statement Savings or Premium Savings	Savings	<ul style="list-style-type: none"> <li>• \$250 minimum balance requirement</li> <li>• \$5 monthly low balance cost of service (waived for 90 days after conversion) if balance falls below \$250</li> </ul>	<ul style="list-style-type: none"> <li>• ATM access</li> <li>• Quarterly statement; monthly if you have electronic transaction activity</li> <li>• Transaction limits apply*</li> </ul>
Money Market Passbook Savings	Money Market Savings	<ul style="list-style-type: none"> <li>• \$7,500 minimum balance requirement</li> <li>• \$15 monthly low balance cost of service (waived for 90 days after conversion) if balance falls below \$7,500</li> </ul>	<ul style="list-style-type: none"> <li>• Earn a market-based interest rate while having access to your funds</li> <li>• Earn higher rates for higher balances</li> <li>• Monthly statement</li> <li>• Transaction limits apply*</li> </ul>
A Big Savers Kids Club account	Student Savers	<ul style="list-style-type: none"> <li>• No minimum balance requirement</li> <li>• No monthly service charge</li> </ul>	<ul style="list-style-type: none"> <li>• Helps teach students age 17 and under the importance of savings</li> <li>• Transaction limits apply*</li> </ul>

*\*Maximum of 6 transfers to another account or to third parties by preauthorized (ACH), automatic, telephone, draft, debit or checks (if applicable). Transactions made at a First Financial banking center or ATM, and transfers to pay a loan at our bank are unlimited but subject to excessive withdrawal fees.*

Please note: At First Financial, simple interest is calculated on your collected balance and paid monthly.

For more details, see the enclosed **Terms and Conditions** booklet.

## Certificates of Deposit and IRAs

### When your CD or IRA transfers on the Monday following conversion weekend:

- CDs and IRAs will transfer to First Financial CDs and IRAs with comparable terms and no changes in maturity dates. Accounts will continue with the current interest rate until maturity.
- First Financial will act as custodian of your IRA.
- If you have a Retirement Passbook Savings account at Peoples, you will no longer need your passbook at First Financial. You may check your account balance online at [www.bankatfirst.com](http://www.bankatfirst.com), by phone at 888.907.FIRST (888.907.3477) or by visiting your First Financial banking center.

### When your CD or IRA renews:

- You will receive a maturity notice approximately 14 days prior to maturity if the term of your account is one month or greater.
- Renewable CDs and IRAs will renew at comparable terms at the interest rate in effect on the maturity date, unless you instruct otherwise.
- For automatically renewing accounts with terms of one month or more, you will have a grace period of up to 10 days after the date of maturity to determine if you would like to invest your funds differently, or allow them to renew.
- First Financial early withdrawal penalties will apply.
- First Financial terms and conditions will apply (see enclosed **Terms and Conditions** booklet).
- You will receive an end-of-year statement for your IRA.



### Important highlights

- *Interest will be credited on the same schedule and paid in the same manner as before.*
- ***If you receive your interest by check, please note that at First Financial separate checks are issued for each individual account.*** *Of course, you can choose to have your interest deposited directly to your First Financial checking or savings account.*
- *Please note that all CDs and IRAs will receive new account numbers, which will be sent to you in a separate mailing.*
- *At First Financial, your deposits are insured by the FDIC up to the full amount allowed by law.*

*Find out how FDIC insurance covers your accounts by visiting [www.myfdicinsurance.gov](http://www.myfdicinsurance.gov).*

## Business Checking Accounts

To prepare for transferring your accounts, we have selected the First Financial accounts that are the closest match to your current services.

If you believe a different type of First Financial account would better meet your needs, **we'll make it easy for you to switch.** Please visit your local banking center or call us at 888.907.FIRST (888.907.3477).

For the name of your current account, please refer to your most recent account statement.

*Important Note: To make the transition to First Financial easy for you, and to give you time to evaluate your account options, all monthly service fees will be waived for 90 days after conversion.*

YOUR CURRENT ACCOUNT	YOUR NEW ACCOUNT AT FIRST FINANCIAL	BALANCE AND FEE INFORMATION	ACCOUNT HIGHLIGHTS
Business Checking, Free Business Checking or Non-Profit Checking	<b>Business First Checking</b>	<ul style="list-style-type: none"> <li>No minimum balance requirement</li> <li>No monthly service fee</li> <li>First 300 transactions free; each additional transaction is \$0.25 (waived for 90 days after conversion)</li> </ul>	<ul style="list-style-type: none"> <li>A great value, whatever your account balance</li> </ul>
Business Interest Checking or Small Business Checking	<b>Commercial Checking with Interest</b>	<ul style="list-style-type: none"> <li>\$10 monthly cost of service (waived for 90 days after conversion)</li> </ul>	<ul style="list-style-type: none"> <li>Designed especially for sole-proprietors and not-for-profit organizations</li> <li>Unlimited check writing</li> </ul>
IOLTA Checking	<b>IOLTA (Interest on Lawyers' Trust Account)</b>	<ul style="list-style-type: none"> <li>No minimum balance requirement</li> <li>No monthly service fee</li> </ul>	<ul style="list-style-type: none"> <li>Exclusively for attorneys and their trustee accounts</li> <li>Variable interest rate</li> </ul>

Please note: You will receive a starter package of checks and deposit slips with your new account number in a separate mailing. You may order additional checks at a 40% discount through December 31, 2009. Visit any First Financial banking center or call 800.503.8744 and mention promotional code #2537.

## Business Savings and Money Market Accounts

YOUR CURRENT ACCOUNT	YOUR NEW ACCOUNT AT FIRST FINANCIAL	BALANCE AND FEE INFORMATION	ACCOUNT HIGHLIGHTS
Passbook Savings, Statement Savings or Premium Savings	<b>Savings</b>	<ul style="list-style-type: none"> <li>\$250 minimum balance requirement</li> <li>\$5 monthly low balance cost of service (waived for 90 days after conversion) if balance falls below \$250</li> </ul>	<ul style="list-style-type: none"> <li>Quarterly statement; monthly if you have electronic transaction activity</li> <li>Transaction limits apply*</li> </ul>
Money Market Passbook Savings	<b>Money Market Savings</b>	<ul style="list-style-type: none"> <li>\$7,500 minimum balance requirement</li> <li>\$15 monthly low balance cost of service (waived for 90 days after conversion) if balance falls below \$7,500</li> </ul>	<ul style="list-style-type: none"> <li>Earn a market-based interest rate while having access to your funds</li> <li>Higher interest rates for higher balances</li> <li>Monthly statement</li> <li>Transaction limits apply*</li> </ul>

\*Maximum of 6 transfers to another account or to third parties by preauthorized (ACH), automatic, telephone, draft, debit or checks (if applicable). Transactions made at a First Financial banking center or ATM, and transfers to pay a loan at our bank are unlimited but subject to excessive withdrawal fees.

Please note: At First Financial, simple interest is calculated on your collected balance and paid monthly.

For more details, see the enclosed **Terms and Conditions** booklet.

## Information About Other Business Accounts and Services

In addition to the checking and savings accounts listed on page 12, First Financial offers accounts and services to cover all of your business financial needs.

### Business Checking

- **Commercial Analysis Checking**

Enables businesses to maximize their earning potential while minimizing cost

### Business Savings

- **Sweep accounts**

Be more successful by putting your idle funds to work

- **Credit Line sweeps**

Reduce your interest expense without reducing your cash flow

- **Commercial Money Market Checking**

Get both liquidity and interest

### Treasury Management Services

- **Online Banking and Cash Management**

The easier and better way to manage your cash

- Originate ACH and wire transfers
- Download activity to financial software programs
- Benefit from fraud protection

- **First Remote Deposit**

Make deposits without going to the bank

- **Lockbox**

Save money and time with efficient processing of your clients' payments

- **Fraud Control**

- **Positive Pay** – an easy way to reduce your company's risk of check fraud
- **ACH Block** – reduce your company's risk of electronic payment fraud

### Business Loans and Lines of Credit

- **Commercial Real Estate Loans**

For purchases, refinances, development and construction

- **Term Loans**

Financing for equipment, business acquisition, or debt refinancing

- **Lines of Credit**

Different options to provide working capital, support build up of inventory, help carry accounts receivable or finance construction

- **SBA Loans**

Support for the small business community

- **Agricultural Loans**

For land, livestock, crops, equipment and machinery

- **Letters of Credit**

Helps you conduct business or make purchases when you have a limited credit history

- **Bridge Financing**

Bridges a gap until a specific business event helps you repay the loans

### Business Card Services

- **MasterCard Corporate MultiCard® Card**

The only integrated solution designed to handle all of your organization's purchasing, travel and fleet needs

- **Business Visa Check Card**

Business Visa Check Cards save time and money! Business clients may use the check card for in-store purchases, online ordering or for other expenses where a check card is accepted.

### Merchant Services

- **A wide range of full-service bank card processing alternatives**

Our services are designed to strengthen your customer relationships and improve profitability.



### ***If your commercial loan transfers to First Financial Bank:***

- *First Financial will be designating an experienced commercial relationship manager for your account.*
- *You may make payments on your loan at any First Financial banking center.*



### Are you on the path to financial success?

Are you hoping to buy a new home? Do you want to start your own business? Have you started an education fund for your children?

With you in mind, First Financial Bank has provided a simple tool to help you define your financial goals and help you move forward on the path to success. We believe this user-friendly tool will identify ways that we can help you with smart banking solutions.

To get started, visit [www.firstfinancialcoach.com](http://www.firstfinancialcoach.com), or simply make an appointment with one of our financial coaches by calling us at 888.907.FIRST (888.907.3477).

### Retail loans, including mortgages, installment loans, home equity loans and home equity lines of credit will transfer to First Financial on the date of conversion.

When your account transfers to First Financial, there will be no change to your account terms or interest rate calculation through maturity.

- For installment and mortgage loans, you will receive a new loan coupon book before the date of conversion in a separate mailing. This will include your new account number at First Financial.
- For home equity loans, you will receive a monthly payment notice from First Financial, including your new account number.
- For home equity lines of credit, you will receive Special Equity Access checks with your name, address and new account number in a separate mailing.

Starting on the Monday after conversion, please make all payments on your transferred loans using the coupons or payment notices that you receive from us.

You may pay by mail, at one of our banking centers or online. If you pay by mail, please be sure to send your payments to the new address listed in your coupon book or payment notice.

### Need financing? Choose the First Financial loan that's right for you!

#### Home Equity Line of Credit

Purchase what you want, when you want it. Borrow against the equity in your home to do home improvements, consolidate debts, pay for education, or accomplish any other goal. Draw on your line of credit when you need it with your convenient equity line credit card or check. Ask us about our fixed-rate lock option. Talk to your tax advisor to see if the interest you pay is tax deductible.

#### Mortgage Loans

Own your dream home. When you're ready to make a move, let us tell you about our mortgage choices. From adjustable and fixed-rate loans to construction loans, we have a financial solution that is right for you.

#### Installment Loans

**Need to make a purchase?** From new furniture to a new car or boat, a simple installment loan may be your answer. You'll find our flexible terms and competitive rates make that special purchase fast and easy.

- **Auto/Light Truck Loan**

We offer competitive rates, longer terms, and automatic payment options. Use your existing title to borrow cash for a variety of purposes.

- **Recreational Vehicle**

Recreational vehicles include motorcycles, boats, personal watercraft, snowmobiles, campers, trailers, and motor homes. We offer competitive rates and terms.

- **Certificate of Deposit Secured Loan**

This loan is secured by a First Financial Bank certificate of deposit, and is ideal for re-establishing credit.

#### Credit Cards

- **Visa Classic Card**

**The only credit card you need.** If you're interested in obtaining a credit card, you can have all the benefits of a generous credit line and increased purchasing power with a First Financial Visa Classic Credit Card. The Visa Classic Credit Card is a variable-rate card with no annual fee.

- **Visa Gold Card**

**Increased buying power.** If you prefer the flexibility of gold, First Financial offers the Visa Gold Credit Card, which provides a higher credit line along with many added benefits.

## More Services for You

### Comprehensive Wealth Management

The Wealth Resource Group of First Financial Bank specializes in providing our clients and their families with comprehensive wealth management solutions with personal attention and care. We develop an in-depth understanding of the needs of our clients and their families. By designing personalized and innovative solutions, we guide our clients toward financial goals that support their path to success.

Our comprehensive approach incorporates a holistic look at your wealth management needs, including:

- Trust and Legacy Planning
- Investment Management
- Insurance Planning and Risk Management
- Brokerage Services

With a clear blueprint, your Relationship Advisor, in collaboration with our wealth management professionals, will oversee the design and implementation of strategies personalized to your financial goals, needs and priorities.

For the opportunity to explore the wealth management services of First Financial Wealth Resource Group, please telephone 513.603.3490.

First Financial Wealth Resource is the name utilized by First Financial Bancorp to describe the provision of trust, bank, investment and insurance products and services. Bank, trust and investment management products are made available through First Financial Bank, N.A. Insurance products are made available through First Financial Insurance, Inc. and First Financial Life Insurance, Inc., licensed insurance agency affiliates of First Financial Bancorp. Brokerage Services are provided by **Raymond James Financial Services, Inc.**, member FINRA/SIPC, which is not affiliated with First Financial Bancorp. The Office of Supervisory Jurisdiction (OSJ) is located at 9120 Union Centre Blvd, Suite 200, West Chester, OH 45069. You may reach the OSJ by calling 800.606.0100.

Investment and insurance products:

Are not FDIC Insured	Are not Bank Guaranteed	May Lose Value	Are not a Deposit	Not Insured By Any Federal Government Agency
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## Questions?

Phone us at: [888.907.FIRST \(888.907.3477\)](tel:888.907.FIRST)

Visit us at: [www.bankatfirst.com/welcome](http://www.bankatfirst.com/welcome)

Email us at: [clientservice@bankatfirst.com](mailto:clientservice@bankatfirst.com)

Access your accounts: [online at www.bankatfirst.com](http://www.bankatfirst.com)  
or by phone at [877.322.8100](tel:877.322.8100)

We look forward to serving you.

**first**  
first financial bank

