Online Privacy Practices Statement

First Financial respects the privacy of our clients and visitors to our Website and mobile applications. We employ practices that ensure information collected about our clients and visitors is used conscientiously and appropriately. This Statement explains what information about you we collect and how we use it. Our online and mobile privacy practices strictly abide by the terms of our Privacy Notice. For purposes of this Online Privacy Practices Statement, "First Financial" includes First Financial Bancorp and all of its affiliates and subsidiaries.

Data We May Collect and How It May Be Used

"Data" in the context of our Online Privacy Practices Statement refers to information that we collect through your internet or mobile activities or which third parties may collect on our behalf. Such data may or may not be personally identifiable to you.

We may directly collect analytics data, or use third-party analytics tools and services, to help us measure traffic and usage trends for the Website. These tools collect information sent by your browser or mobile device, including the pages you visit and other information that is useful in measuring the effectiveness and improving the design of our Website or mobile applications. We collect and use this data in aggregate form such that it cannot reasonably be manipulated to identify any particular individual user.

Personal information that we collect about you is used to enhance your online experiences with us. We may use it to help recommend relevant products and services based on your interests and needs identified by your online activity. In some applications, such as online banking, we use personal information about you to authenticate your identity to prevent fraud and to keep your information and financial transactions secure.

We may also use this information for business purposes, including data analysis, developing and improving products and services, enhancing the site, identifying usage trends and determining the effectiveness of promotional campaigns.

Examples of How Data is Collected

- Cookies are small pieces of information that a Website stores on a visitor's Web browser to remind the
 site about the visitor the next time they visit the site. Cookies provide information that is used for
 security purposes, to facilitate navigation, to display information more effectively and to
 personalize/customize your online experience. You can choose to block these cookies as most devices
 and browsers offer their own privacy settings.
- Clickstream data records of the parts of the screen a computer user clicks on while browsing or using
 a software application. As the user clicks anywhere in the webpage or application, the action is logged.
 It may be used to identify web pages that have been viewed or acted upon by a user, date and time,
 domain type, and when a web surfer has responded to an advertisement.
- Web beacons, clear GIFs or other technologies may be used in connection with certain pages and
 downloadable mobile applications to measure the effectiveness of our site and compile statistics about
 usage and response rates. These technologies collect anonymous information about your visits to our
 Website and your interaction with our ads and content.
- **Geolocation** data is used to identify the location of the nearest ATM or banking center, as well as other information that could be helpful, in relation to the location of your computer or your mobile device.

You may choose not to receive tailored ads that are based on your activity on our website and online services. Opting out does not prevent you from receiving advertisements, but the ads you see will not be specifically tailored to you based on your online activity.

First Financial shares your personal information in accordance with the terms described in our <u>Privacy Notice</u>, which includes a description of what information we share, whether you may opt out of this sharing, and the means by which you may opt-out.

Social Media

First Financial maintains information on social media sites like Facebook, Twitter, LinkedIn, Instagram and YouTube. When you post information on First Financial's social media pages, it will be subject to the privacy and security conditions of the social media site. We may collect information about your activities on First Financial's social media sites.

Protecting Your Children

We do not knowingly collect, maintain, or use personally identifiable information from children under age 13 on our websites. We are not responsible for the data collection and use practices of nonaffiliated third-parties that are linked from our websites.

Revisions. We may revise and update this Online Privacy Practices Statement from time to time in our sole discretion. All changes are effective immediately when we post them.

Effective: June 2019