



RETURN SERVICE REQUESTED IMPORTANT INFORMATION

PRIMARY NAME
PRIMARY NAME 2
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Important Update for CedarStone Business Digital Banking Users

Your online banking site will have a new name, new address and a new look beginning April 27, 2026, when your CedarStone accounts and services transition to First Financial Bank. Rest assured, you'll have access to the same online benefits you now enjoy, plus exciting new features to give you an enhanced online and mobile banking experience.

Here's what you need to know to make the most of it all.

Getting Started

Beginning April 27 at 8am CT, you can log into your accounts at **first-online.bank** by taking the following steps:

- Select the **Business** tab from the **Login** button.
- Enter your current CedarStone username as your Login ID unless notified otherwise of a new username.
- **If your login ID is less than 8 characters, please add "ffb" in front of your username.**
For example, if your username is johndoe, your new username will be ffbjohndoe.
- **Enter Bank123\$ as your password.**
- Follow the on-screen prompts to set up a new password.
- For security purposes, verify your identity by entering a passcode that we'll send you by email, phone or text message.
- If you choose **Register Device**, you can log in faster next time without entering a passcode. If you prefer not to register your device, simply complete this quick security step each time you sign in.



Quick Reference

Friday, April 24 • 3pm CT

CedarStone business online banking and bill pay will no longer be available.

Monday, April 27 • 8am CT

Begin using First Business Digital Banking.

✔ ACTION: Prior to Friday, April 24 • 3pm CT

- Download or print any account information you wish to retain including transaction history, Bill Pay history and payee information or statements. This information will not transition.
- Review and document any scheduled payments. Scheduled payments will not transfer to First Business Digital Banking.

We're Here to Help!

- Visit **first-online.bank/cedarstone**
- Through April 24 call **615.443.1411**
- Beginning April 27 call **800.511.0045**

Continued Online Access to Your Accounts

Any existing account you currently access online will continue to be available to you in First Business Digital Banking. In addition, Business Digital Banking offers a suite of integrated services such as automated clearing house (ACH) origination, domestic and international wires, Remote Deposit Capture, Check & ACH Positive Pay, and more. Please call our Treasury Management team at **855.776.0012** for more information.

↔ **Transfer Money Between Accounts**

With First Business Digital Banking, you can transfer funds internally between First Financial accounts.

External transfers to accounts at other financial institutions **will not be available in First Business Digital Banking.** If you currently use external transfers through CedarStone online banking, this feature will not transition.

✔ **ACTION: EXISTING OR PENDING TRANSFERS** **Set up on or after April 27, 2026**

If you have any existing transfers or pending transfers, they won't convert to First Business Digital Banking. Once you log in, on or after April 27, you can set up transfers at: **Transfers > Make a transfer > Select from and to account, date and amount.**

🔔 **Account Alerts**

With First Business Digital Banking, you can choose to receive alerts by email or text for balance update, low balance, high balance, large withdrawal, large deposit and check cleared. You can also receive reminders regarding your loan payment.

💰 **Important Information for Bill Pay Users**

The timing of online bill payments at First Financial is the same as CedarStone. Beginning April 27, First Financial will take money out of your account on the date that your online bill payment is sent, not the date the payment is due. Be sure you have the correct amount of money in your account on the day your payment is scheduled to be sent.

✔ **ACTION: RE-ENROLL FOR BILL PAY** **Set up on after April 27, 2026**

Bill Pay users will need to re-enroll, and set up payees, for Bill Pay.
Please note, there is a \$5.95 monthly fee for this service in Business Digital Banking.

📱 First Business Digital Banking supports **Direct Connect access for Intuit® products.** When reconnecting your accounts after April 27, search for the following financial institutions within your software:

- **Quicken®:** Business – First Financial Corporation
- **QuickBooks®:** First Financial Bank – Business Banking
- **Mint®:** First Financial Bank – Business Banking

Bank from Anywhere

Once you're set up in Business Digital Banking, simply download the free First Financial Bank Business app via the Apple App Store® or Google Play™

You'll enjoy easy, fast and secure access to your business accounts from your iPhone®, iPad® or Android™ device.



iOS®



Android™

✔ **ACTION: TRANSACTION HISTORY & STATEMENTS**

Required before April 24 at 3pm CT

To retain any transaction history for your accounts, you should download or print this information. You may also want to download or print any statements you wish to retain. This information will not transfer.

✔ **ACTION: ACCOUNT ALERTS** **Set up on or after April 27, 2026**

Current alerts will not transfer to First Business Digital Banking. Once you log in, on or after April 27, you can set up alerts by selecting:
Services > Alerts > New Alert

✔ **ACTION: BILL PAY HISTORY & SCHEDULED PAYMENTS**

Required before April 24 at 3pm CT

Bill Pay history, along with any scheduled bill payments will not convert to First Business Digital Banking. Download any Bill Pay history or bill payees prior to April 24.

✔ **ACTION: QUICKEN®, QUICKBOOKS® & MINT® USERS**

Required before April 24 at 3pm CT

Download account transactions. Transaction history will not transfer.