



**RETURN SERVICE REQUESTED MORTGAGE INFORMATION**

March 27, 2026

PRIMARY NAME  
PRIMARY NAME 2  
ADDR LINE 1  
ADDR LINE 2  
CITY STATE ZIP 5- ZIP 4

Dear Customer,

Over the weekend of April 24-26, 2026, we'll take the final steps in combining CedarStone and First Financial Bank.

**Here's what this means for you**

- Ownership and the servicing of your mortgage **ACCOUNT NUMBER CS** will transfer to First Financial, effective on April 27, 2026. You will receive a new account number.
- This transfer doesn't change any term or condition of your mortgage, including the servicing of your loan.
- You should continue to make payments as you have in the past.
- If you use a coupon payment book, please note that an updated book will not be reissued. First Financial will mail you a monthly statement starting April 27 containing payment instructions. Prior to this, continue to use your coupon book until you receive your first statement.

**Important information about how payments are credited**

Mortgage payments are credited to your account on the business day we receive it. Business days exclude Saturday, Sunday and federal holidays. Here are some simple steps to make sure your payment is credited on the day you expect based on how you prefer to make payments:

**Mailing your payment**

Payments mailed prior to April 27 should be sent to the address listed on your current periodic statement. Starting April 27, 2026, please mail payments to PO Box 540, Terre Haute, IN 47808. Allow sufficient time before the payment due date for delivery, as it will be posted on the business day it is received.

## Online payments

On or after April 27, make your payment through your First Digital Banking account at **first-online.bank** or in the First Mobile app. If you choose to make electronic payments, please note the following:

- Payments from a First Financial deposit account should be made using the **Transfers** function. It is located under the **Move Money** tab in Digital Banking. Transfers will be credited the same day they're made up until 5pm CT, Monday-Friday, excluding federal holidays.
- If your deposit account is with another financial institution, you may still make your mortgage loan payment through First Financial Digital Banking by using the **Pay My Loan** function under the **Move Money** tab. Your payment won't be credited until it is received, so please verify your financial institution's time frame for processing transfers.

## In-person payments

If you make a payment in person at a banking center, it must be delivered to us Monday-Friday, excluding federal holidays, during regular business hours. Payments made in our banking centers on Saturday will be posted on the next business day.

## Loan payment received by your old servicer

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

## We're here for you.

Rest assured, we will keep you informed along the way of any important account changes, and our friendly and experienced associates will be here to answer your questions.

For the most up-to-date information, timelines and answers to common questions, please visit **first-online.bank/cedarstone**. If you need additional assistance, you're always welcome to stop by your nearest banking center or call **615.443.1411**. Beginning April 27, please call **800.511.0045**.

Sincerely,



Norman D. Lowery

**President & CEO, First Financial Bank**