



RETURN SERVICE REQUESTED IMPORTANT INFORMATION

Important Update for CedarStone Online 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 **Digital Banking** from the **Login** button
- Enter your current CedarStone username as your Login ID unless notified otherwise of a new username.
- **Enter "First" followed by the last four digits of your Social Security Number or Tax ID.**

Your password should look like this: FirstXXXX.

- Follow the on-screen prompts to set up a new password.
- For security purposes, you'll then need to verify your identity by entering a passcode we will send you by email, phone, or text.
- If you check that you're using a private computer, you won't need a passcode for subsequent logins. If you haven't checked that you're using a private computer, you'll need to complete this security process when you log in next.



Quick Reference

Friday, April 24 • 3pm CT

CedarStone online banking, mobile banking and bill pay will no longer be available. Prior to this date, download or print any account transaction history, bill pay history or statements you'd like to save.

Monday, April 27 • 8am CT

Begin using First Digital Banking.

✔ **ACTION:** If you have not logged into CedarStone online banking within the past 4 months prior to April 24, your online banking account will not automatically convert to First Digital Banking.

Beginning April 27, you will need to register as a new user. If you are required to re-enroll, any scheduled bill payments will not continue and you will need to re-establish payments.

To ensure a seamless transition and avoid interruption of scheduled payments, we recommend you log into your CedarStone online banking before April 24 at 3pm CT.

Online Access to Your Accounts Will Remain the Same

Any existing account you currently access online will continue to be available to you in First Digital Banking.

➔ Move Money Between Accounts

With First Digital Banking, you can:

- Transfer funds internally between First Financial accounts.
- Transfer funds to and from accounts at other financial institutions.

- ✔ **ACTION:** If you have any existing recurring transfers or pending transfers, they won't convert to First Digital Banking. Once you login, on or after April 27, you can set up internal or external transfers under Move Money.

🔔 Set Up Alerts

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

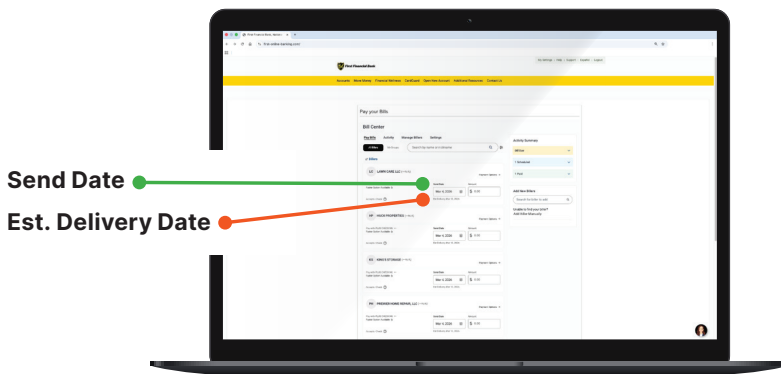
💰 Here's How Bill Pay Works at First Financial

Beginning April 27, the timing of bill payments at First Financial will be similar to CedarStone.

Electronic Payments: Funds will be withdrawn from your account on the Send Date, which is the date your payment is sent. Please ensure sufficient funds are available in your account on that date.

Check Payments: Checks will be mailed to your payee on the Send Date, and funds will be deducted from your account when the payee deposits or cashes the check.

Refer to the example below to help schedule your payments.



- ✔ **ACTION:** Bill pay history will not convert. We recommend downloading bill pay history by or before April 24 at 3pm CT. Scheduled payments set up prior to April 24 will be processed even if the due date falls during the transition weekend.

Note: If you have not logged into your existing CedarStone online banking account within the past 4 months and must re-register, your scheduled payments will not transfer and must be set up again after enrollment.



I'm Gabby,

Your New Personal Digital Assistant!

I'm here anytime you need me, on the website at first-online.bank or in the First Mobile app!

Access Digital Banking from Anywhere

- Simply download the free First Mobile app via the Apple App Store® or Google Play™
- You'll enjoy easy, fast and secure access to your accounts from your iPhone®, iPad® or Android™ device.



iOS®



Android™

- ✔ **ACTION:** Current alerts will not transfer to First Digital Banking. Once you log in, on or after April 27, set up alerts by going to:
Additional Services >
Text Banking & Alerts > Add an Alert

- ✔ **ACTION:**
Required before April 24 at 3pm CT
FOR TRANSACTION HISTORY & STATEMENTS

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 to First Digital Banking.

FOR QUICKEN®, QUICKBOOKS® & MINT® USERS

Download account transactions.
Transaction history will not transfer.

We're Here to Help!

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