First Financial Bank
ONE FIRST FINANCIAL PLAZA
TERRE HAUTE, IN 47807

**RETURN SERVICE REQUESTED** **IMPORTANT INFORMATION**

March 27, 2026

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

## We have exciting news to share with you.

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

### You can continue to bank at the same offices and ATMs—in person, by phone or online.

- Our signs will change to the First Financial Bank name, but you'll be greeted by the same great people.
- Beginning April 27 you'll have access to your accounts at any of First Financial Bank's 82 branch locations throughout Indiana, Illinois, Kentucky, Tennessee and Georgia.
- Your CedarStone accounts will automatically convert to similar accounts and services at First Financial.
- You can continue using the same checks unless you're notified otherwise. Visa debit cards will be mailed closer to April 27, 2026.

### Please take a few minutes to read and review the enclosed information.

The reverse side of this letter lists your current business accounts at CedarStone along with the name(s) of your new account(s) as of April 27, 2026.

- The enclosed **A look at what's ahead for you: Your Trusted Guide**, provides information about your accounts at First Financial and the new opportunities available to you.
- The **Business Account Terms, Disclosures and Agreement** in the back of the guide contains the terms and conditions that will govern your accounts at First Financial as of April 27, 2026.

### 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**.

Thank you for banking with us.

Sincerely,

Norman D. Lowery
**President & CEO, First Financial Bank**

Be sure to check page 3 of the enclosed, **A look at what's ahead for you: Your Trusted Guide** for details on the weekend of April 24-26 because some services may be temporarily unavailable during this time.

**first-online.bank**

# SUMMARY OF YOUR BUSINESS ACCOUNTS

This listing reflects information that appears in our records as of February 16, 2026.

Please note: To protect your privacy, all accounts listed on this page share the same primary name, address and Tax Identification Number (TIN). If you have other accounts with a different address or TIN, you'll receive a separate package for those accounts.

| YOUR CURRENT ACCOUNT, ENDING IN | YOUR NEW ACCOUNT NAME AS OF APRIL 27, 2026 | ACCOUNT HOLDER(S) |
|---|---|---|
| CEDARSTONE ACCT NAME, ACCT NO LAST 4 | ACCOUNT NAME FFB | ACCT HOLDER 1<br>ACCOUNT HOLDER 2 |

**Your CedarStone business loan or line of credit will automatically become a First Financial loan or line of credit.**

Any associated services will also convert to First Financial. See the enclosed, **A look at what's ahead for you: Your Trusted Guide**, and **Business Account Terms, Disclosures and Agreement** for detailed information about your First Financial accounts and the new opportunities available to you.