

April 5, 2024



Simply  
Bank.™

**We have exciting news to share with you.**

We are happy to announce that we are nearing completion of the merger of SimplyBank and First Financial Bank. Subject to receipt of all required regulatory approvals and other conditions, the merger is expected to close during the second quarter of 2024. Like Simply, First Financial is a strong community-focused organization and has 190 years of helping individuals, families and businesses with their financial needs.

**What you can expect following the closing date:**

- Our signs will change to the First Financial Bank name, but you'll be greeted by the same great people.
- You can continue to bank at the same offices and ATMs—in person, by phone or online. Plus, beginning May 6 you'll have access to your accounts at any of First Financial Bank's 70 branch locations throughout Indiana, Illinois, Kentucky, and Tennessee.
- Your Simply 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.

Please take a few minutes to read the enclosed guide, **A look at what's ahead for you**, for information about your accounts and services at First Financial and the new opportunities available to you.

**We're here for you.**

Over the weekend of May 4 - 5, we'll take the final steps to combine SimplyBank and First Financial Bank. 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.

Feel free to reach us anytime by stopping in your local office, calling 423-567-7265 or visiting [first-online.bank/simplybank](http://first-online.bank/simplybank).

Thank you for banking with us.  
Sincerely,

A handwritten signature in black ink that reads "Norman D. Lowery".

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

Be sure to check page 3 of the enclosed guide, **A look at what's ahead for you**, for details on the weekend of May 4 - 5 because some services may be temporarily unavailable during this time.