



First Financial Bank

Important updates for Certificates of Deposit

We wanted to let you know about important changes to your Certificate of Deposit (CD) account as part of the transition to First Financial Bank.

What you need to know:

- Current rates and terms of your CDs and IRA CDs will remain the same until maturity.
- As of May 6, 2024, interest on your CD balances will begin to accrue on principal only. Interest will accrue based on 365 days in a year.
- Some early withdrawal penalty time period calculations for SimplyBank and First Financial Bank differ. Please see the chart below to compare accounts with penalty changes. These penalties are in effect regardless of the length of time you have held the certificate.*

Term	Simply Early Withdrawal Penalty	First Financial Early Withdrawal Penalty
182 Days	60 days loss of interest	90 days loss of interest
12, 13 or 30 Months	180 days loss of interest	6 months loss of interest
18 Months	120 days loss of interest	6 months loss of interest
24, 25, 36, 48 or 59 Months	365 days loss of interest	6 months loss of interest
60 Months	365 days loss of interest	12 months loss of interest
CNB 18 Month Var IRA	180 days loss of interest	6 months loss of interest
CNB 12 Month Var IRA	365 days loss of interest	6 months loss of interest

We're here for you.

If you have questions or need additional assistance, feel free to reach us anytime by stopping in your local office, calling 423-567-7265 or visiting first-online.bank/simplybank.

Thank you for banking with us.

*First Financial Bank will not impose a penalty for early withdrawal upon death or incompetence of any owner of a time deposit.