

April 5, 2024



Simply
Bank.™

We have exciting news to share with you.

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 with 190 years of helping individuals, families and businesses with their financial need .

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 accounts will automatically convert to similar accounts and services at First Financial.
- You can continue using the same checks. Visa debit cards will be mailed closer to May 6, 2024.

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

- The reverse side of this letter lists your current personal accounts at Simply along with the name(s) of your new account(s) as of May 6, 2024.
- The enclosed guide, **A look at what's ahead for you**, provides information about your accounts at First Financial and the new opportunities available to you.
- The enclosed **Consumer Account Terms, Disclosures and Agreement Booklet** contains the terms and conditions that will govern your accounts at First Financial as of May 6, 2024.

Joining together to serve you better

- Turn your debit card off and on instantly with **CardGuard**.
- Get the **Mastercard® credit card** that rewards every purchase.
- Make shopping easier with **Apple Pay™**, **Samsung Pay®**, or **Google Pay™**.^{1,2}
- Count on exceptional service from the same great people.

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.

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.

¹ Mobile data and text messaging charges may apply. Contact your mobile service provider for details.

² Apple Pay is not available at all retailers. Samsung Pay is available on select Samsung devices.

SUMMARY OF YOUR PERSONAL ACCOUNTS

This listing reflects information that appears in our records as of February 9, 2024.

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

Your current account, ending in:	New name of your account as of May 6, 2024:	Account holder(s):
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See the enclosed guide, **A look at what's ahead for you**, and **Consumer Account Terms, Disclosures and Agreement Booklet** for detailed information about your First Financial accounts and the new opportunities available to you.