

April 5, 2024



PRIMARY NAME  
ADDR LINE 1  
ADDR LINE 2  
ADDR LINE 3  
CITY STATE ZIP 5- ZIP 4

**Please review this information  
about your mortgage.**

Dear Customer:

As you may know, SimplyBank and First Financial Bank will officially merge together soon. Subject to receipt of all required regulatory approvals and other conditions, the merger is expected to close during the second quarter of 2024. Over the weekend of May 4-5, 2024, we'll complete the final steps in transitioning former Simply accounts and services to First Financial.

**Here's what this means for you.**

- Ownership of your mortgage loan, **ACCOUNT Number SB**, has been transferred to First Financial, effective on May 6, 2024. You will receive a new account number.
- This transfer doesn't affect any term or condition of your mortgage, including the servicing of your loan.
- You should continue to make payments as you have in the past.
- If you use a coupon payment book, please note that an updated book will not be reissued. First Financial will mail you a monthly statement starting May 6 containing payment instructions. Prior to this, continue to use your coupon book until you receive your first statement.

**Important information about how payments are credited.**

We'll credit your mortgage loan payment to your account on the business day we receive it. Every day is considered a business day except Saturday, Sunday and federal holidays. Here are some simple steps to make sure your payment is credited on the day you expect:

- If you make a payment in person at a banking center, it must be delivered to us Monday through Friday (excluding federal holidays) during regular business hours. Payments made in our banking centers on Saturday will be posted on the next business day.
- Payments mailed prior to May 6 may be sent to the address at the top of your current periodic statement. Starting May 6, 2024, please mail payments to P. O. Box 540, Terre Haute, IN 47808. Allow sufficient time before the payment due date for delivery, as it will be posted on the business day it is received.
- On or after May 6, you may make your payment electronically using First Financial's online banking (first-online.bank). If you choose to make electronic payments, please note the following:
  - Payments from a First Financial deposit account should be made using the FUNDS TRANSFER function. It is located under the TRANSFERS tab that you'll see at the top of the page when you log in. Transfers will be credited the same day they're made up until 5 p.m. CT Monday through Friday (excluding federal holidays).
  - If your deposit account is with another financial institution, you may still make your mortgage loan payment through First Financial's online banking by using the PAY YOUR LOAN function under the TRANSFERS tab. Your payment won't be credited until it is received, so please verify your financial institution's time frame for processing transfers.

**Let us know if you have any questions.**

If you have any questions between now and Friday May 3rd, please feel free to stop by your nearest banking center, or call 423-567-7265. Beginning May 6th, please call 800-511-0045 (toll free).

Sincerely,

A handwritten signature in black ink that reads "Norman D. Lowery". The signature is written in a cursive style with a large, prominent 'N' and 'L'.

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