

April 5, 2024



Simply  
Bank.™

**Great news regarding your checking account!**

SimplyBank will officially become part of First Financial Bank soon. As a First Financial Bank account holder, you deserve our best each day. **We are delighted to announce the May 6, 2024 transition of your current checking account to our Plus Checking account.** You will notice some similarities and additional benefits.

**Plus Checking is loaded with valuable benefits. In addition to the convenient banking features you will come to expect from First Financial Bank, you'll also enjoy vital new protection for you and your finances, helpful ways to save, and rewards on everyday purchases.**

Your new Plus Checking delivers all this and more:

- **One free box of checks per year\***
- **Unlimited check writing**
- **Free paper or eStatements**
- **Identity theft protection with credit file monitoring:** Help better protect yourself with IDProtect® identity theft monitoring and resolution service<sup>1</sup>, that includes credit file monitoring (**registration/activation required**) with credit report and credit score<sup>3</sup>, and up to \$25,000 in identity theft expense reimbursement<sup>2</sup>.
- **Dark Web Monitoring** – Monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring. (**registration/activation required**)
- **Protection from the unexpected:** Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance<sup>2</sup>
- **Cellular Telephone Protection<sup>2</sup>:** Receive up to \$600 of replacement or repair cost. (**Cellular telephone bill must be paid using eligible account.**)
- **Debit and Credit Card Registration** – Register your credit, debit and ATM cards in order to cancel and request replacement cards should your cards become lost or stolen. (**registration/activation required**)
- **Debit Advantage®:** Receive Buyer's Protection<sup>2</sup> & Extended Warranty<sup>2</sup> for items purchased with this account.
- **Roadside Assistance Expense Reimbursement<sup>2</sup>:** Up to \$100 per occurrence for roadside assistance expenses. Maximum of two occurrences per twelve month period.
- **Health Discount Savings:** Enjoy savings on vision, dental services, and prescriptions. This is NOT insurance. (**registration/activation required**)
- **Shopping Rewards™:** Earn cash rewards when you shop online at dozens of your favorite retailers. (**registration/activation required; available via mobile and web only**)
- **Travel and Leisure Discount Membership:** Save big with deep discounts at thousands of local and national businesses. (**available via mobile and web only**)
- **Fuel Savings<sup>5</sup>** – Savings on fuel purchases at participating stations.

**A \$6 monthly service charge applies.** Please make sure that you enroll using the First Financial Bank Access Code that is listed on the back on or after May 6, 2024. All other transition information will be in your Welcome Guide from First Financial Bank.

If you feel you would be better suited for a different account, or to learn more about your new Plus Checking account and the May 6, 2024 transition, please call us at 800-511-0045. Thank you for the opportunity to serve your financial needs.

Sincerely,

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

**Norman D. Lowery**

President & CEO, First Financial Bank

**SEE REVERSE FOR REGISTRATION/ACTIVATION INSTRUCTIONS AND DISCLOSURES**

**Beginning May 6, 2024, your Plus Checking account will include the following benefits:**

**IDPROTECT® – identity theft monitoring and resolution services<sup>1</sup> for you and your joint account holders**

- **Up to \$25,000 Identity Theft Expense Reimbursement Coverage<sup>2</sup>** – To cover expenses associated with restoring your identity. **(Insurance certificate with complete details of coverage attached.) Need to file a claim? Call 1-866-210-0361**
- **Fully Managed Identity Theft Resolution Services** – Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.
- **Credit File Monitoring** – Daily credit file monitoring and automated alerts of key changes to your single bureau credit report. **(registration/activation required)**
- **Identity Monitoring** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified. **(registration/activation required)**
- **Credit Report** – Ability to request a single bureau report every six months or upon opening a resolution case. **(registration/activation required)**
- **Credit Score<sup>3</sup>** – Ability to request a single bureau score every month. **(registration/activation required)**
- **Credit Score Simulator<sup>3</sup>** – Use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore. **(registration/activation required)**
- **Credit Score Tracker** – Receive valuable insight into your credit score<sup>3,4</sup>
- **Dark Web Monitoring** – Monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring. **(registration/activation required)**
- **Debit and Credit Card Registration** – Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. **(registration/activation required)**
- **Online Identity Theft News Center and Valuable Phone and Web Resources (registration/activation required)**

**Up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance<sup>2</sup>** – Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.) **(Insurance document with complete details of coverage attached.)**  
**Need to file a claim? Call 1-866-210-0361.**

**Cellular Telephone Protection<sup>2</sup>** – Receive up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims and maximum of \$1,000 per twelve month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid using eligible account. Guide to Benefit with complete details of coverage attached.)  
**Need to file a claim? Call 1-866-210-0361**

**Debit Advantage®** – Buyer's Protection<sup>2</sup> and Extended Warranty<sup>2</sup> – (Item(s) must be purchased entirely with this account for coverage. Guide to Benefit with complete details of coverage attached.)  
**Need to file a claim? Call 1-866-210-0361**

**Roadside Assistance Service<sup>2</sup>** – 24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve month period. (Guide to Benefit with complete details of coverage attached.)  
**Need to file a claim? Call 1-866-210-0361**

**Travel and Leisure Discounts** – Money-saving discounts from thousands of local and national businesses - redeem and print coupons online or access discounts from a mobile device. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. **(available via mobile and web only)**

**Health Discount Savings** – Enjoy savings on vision, prescriptions and dental services. This is NOT insurance. **(registration/activation required)**

**\$shopping Rewards™** – Receiving \$shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your \$shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (registration/activation required; available via mobile and web only)

**Fuel Savings<sup>5</sup>** – Savings on fuel purchases at participating stations.

**Registration and activation are easy!**



Go to **First.ClubChecking.com** or download the **Club Checking** mobile app. Using Access Code **IN054168**, simply follow the step-by-step instructions to register and activate benefits.

Once you are registered, continue to access your benefits online at **First.ClubChecking.com** or with the **Club Checking** mobile app!



Call 1-866-210-0361 for questions related to any of the benefits, or for assistance with registration and activation.

**Disclosures:**

\* One complimentary box per year – any style or design – only valid on personal checking products excluding licensed product checks. Your complimentary checks will be mailed to you within two weeks after you open your account.

- 1 Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a “signer” on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.
- 2 **Special Program Notes:** The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Accidental Death & Dismemberment insurance document is enclosed. Guide to Benefit and insurance documents are enclosed and can be found online at [First.ClubChecking.com](http://First.ClubChecking.com) or through the Club Checking mobile app. If you wish to name a beneficiary for your accidental death and dismemberment insurance coverage, please complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible account owner, you are enrolled as a customer of the Econocheck Association, of which your financial institution is a sponsor. For more information, please visit [First.ClubChecking.com](http://First.ClubChecking.com) or call 866-210-0361. **Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**
- 3 Credit Score is a VantageScore 3.0 based on single bureau credit data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.
- 4 Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.
- 5 Restrictions apply. See [first.clubchecking.com](http://first.clubchecking.com) for details.