

# We're taking banking to the next level.

A look at what's ahead for you.





# Welcome!

We're happy to have you with us.

As a First Financial Bank customer, you can look forward to personal service and attention—delivered by the expert bankers you already know. Our goal is to make your financial life easier and more rewarding—with a wide range of solutions to help you make the most of your money at every stage of your life. It's community banking taken to the next level.

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If you have additional questions or need assistance stop by your local banking center.


**-or-**

### Now through May 3

 Call 423.567.7265

 Visit [first-online.bank/simplybank](http://first-online.bank/simplybank)

### Beginning May 6

 Call 800.511.0045

 Visit [first-online.bank/simplybank](http://first-online.bank/simplybank)

### Special extended phone hours May 6 – May 11

See back cover for more information.



One of America's  
Best Banks

## Key transition dates

Your accounts and services transfer to First Financial during these dates. Here are all the details so you know just what to expect.

### Thursday, May 2

- Simply online bill pay **will be unavailable after May 2.**
- Any payments set up prior to this time and scheduled through 5/9 will continue to be processed.

### Friday, May 3

- Telephone banking **will be unavailable beginning at 3 p.m. ET.**
- Simply online banking and mobile banking **will be unavailable at the close of business.**
- Please plan ahead if you need cash for the weekend. You can use your Simply debit card all weekend, but **withdrawal and transaction amounts may be limited.**
- Banking centers **will close at 4 pm ET.**

### Saturday and Sunday, May 4–5

- ATMs will be available.
- Telephone banking, Simply online banking, mobile banking and bill pay **will be unavailable.**

### Monday, May 6

- Access to telephone banking (First Customer Account Line) **will be available as of 6 a.m. ET. See page 16 for first-time call-in information.**
- Begin using your new First Financial debit card **as of 8 a.m. ET. Your Simply card will no longer work.**
- First Financial online banking, mobile banking and bill pay **will be available beginning at 9 a.m. ET.**
- Banking centers will reopen as usual on **Monday, May 6.**

Convenient locations  
Great people  
Friendly service






**5-Star Rating**

*BauerFinancial*

**Putting you first.**

As we move forward together, count on us to continue the qualities you like best about your bank—while bringing you more of the opportunities that can make a real difference in your financial life.

## General banking highlights

Any change that may require an action on your part is marked with this  symbol.

### Your satisfaction matters most

We have taken great care to match your current accounts to First Financial accounts with similar benefits and features. To give you time to familiarize yourself with your new accounts, **we'll waive the monthly service charge on any Checking and Savings accounts until July 1, 2024.** If you feel a different account may better suit your needs, simply let us know.

### Account numbers


Your checking, savings, CD and retirement account numbers will remain the same, unless you're notified otherwise. Mortgage loan, home equity loan, home equity line of credit, vehicle loan, personal loan and business loan numbers will also remain the same.

### Routing number

The First Financial routing number is 074900356.

### Automatic payments/direct deposit

If you have automatic payments deducted from your deposit account (including online bill payments) or funds direct deposited into your account, we encourage you to update your routing number.

 **ACTION:** Current direct deposits and payments will continue to be processed. However, we recommend that, as of May 4, you contact your employer, any other direct deposit providers and anyone you pay through automatic payments or bill pay and provide your new routing number: 074900356.

### Checks

You can continue to use your existing Simply checks, including home equity line of credit checks, unless otherwise notified. After May 6, you can order additional checks through the Bank.

### Overdraft protection

You will be provided overdraft protection through First Courtesy Coverage or Business Courtesy Coverage if your account meets certain eligibility requirements. If you currently have a savings or checking account linked to a checking account to provide overdraft coverage, or you have an Overdraft Line of Credit, these services will continue unless otherwise notified. Overdraft protection limits will change from dynamic to static limits.

Please see the enclosed **Account Terms, Disclosures and Agreement Booklet** for more details on fees and coverage limits.

## Debit cards

If you have a Simply debit card, you'll be mailed a First Financial Contactless Visa® Debit card as a replacement just prior to the transition weekend. Your First Financial card will have a new card number and expiration date.

- ✓ **ACTION:** Activate your debit card on May 6 by calling the number included with it. When you call, you'll be prompted to select a new PIN. Begin using your new card as of 8 a.m. ET on May 6. Your Simply debit card will no longer work.
- ✓ **ACTION:** If you currently use your debit card for automatic deductions or recurring payments to a third party, such as a utility or mobile phone service, please update your card information with your payees to avoid any interruption of your payments.

## Statements

Checking accounts will continue to receive statements on a monthly schedule while savings accounts will receive statements on a quarterly schedule. In addition, if you are currently enrolled to receive eStatements, you'll continue to receive statements electronically rather than in the mail.

## Certificates of Deposit (CDs) and individual Retirement Account (IRA) CDs

Current terms and rates of existing CDs and IRA CDs will remain the same until maturity. Interest will accrue on principal based on a 365 day year. Some early withdrawal penalty time period calculations will differ. Full details will be sent to you in a separate letter.

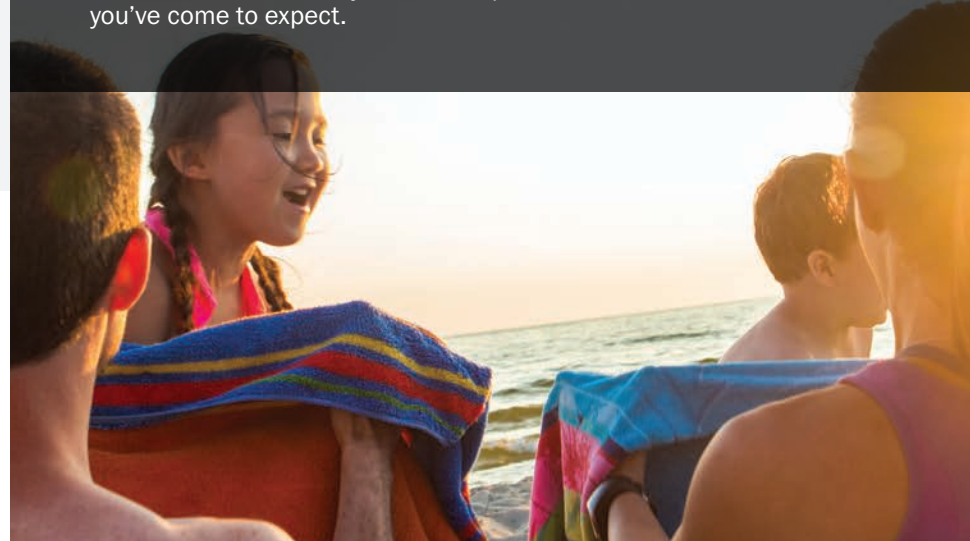
## Safe deposit boxes

In most cases, the price of your box will remain the same, but for certain sizes, First Financial pricing is less than SimplyBank. See the chart below for First Financial pricing. If you've set up autopay for your annual safe deposit box payment, this payment will convert to the First Financial system and you will receive a discounted price.

Box size	Yearly rent	Autopay yearly rent
2x5	\$20.00	\$18.00
3x5	\$25.00	\$22.50
5x5	\$30.00	\$27.00
3x10	\$38.00	\$34.20
5x10	\$50.00	\$45.00
6x10	\$55.00	\$49.50
8x13	\$115.00	\$103.50
10x10	\$75.00	\$67.50
12x24	\$150.00	\$135.00
36x25	\$175.00	\$157.50
24x24	\$250.00	\$225.00

# Here for you every step of the way.

We're here to make this a smooth transition, starting with accounts and services that offer you the exceptional value and convenience you've come to expect.



## Wire Transfer Quick Guide

Please share these incoming domestic wire transfer instructions with anyone sending you a wire beginning May 6, 2024. Please contact your local banking center for instructions on incoming international wire transfers after May 6, 2024.

**Receiving Bank:** First Financial Bank, N.A.

**Address:** One First Financial Plaza, Terre Haute, IN 47807

**Routing Number:** 074900356

**Beneficiary Name, Address, and Account Number**

### Wire transfer cutoff times

Incoming	Outgoing Domestic	Outgoing International
4 p.m. ET	4 p.m. ET	3:30 p.m. ET



# Banking. Your way.

In person, by phone or on the go, we always make it easy and convenient for you to take care of your banking.



## Available with every First Financial personal checking account:

- Online Banking and Bill Pay
- Mobile Banking
- First Financial Contactless Visa® Debit Card
- CardGuard with Debit Card Lock
- Debit Rewards
- Zero Liability Fraud Protection
- Telephone Banking

## Personal checking accounts

New account name	Key Features and updates
<b>First Free Checking</b> Formerly Regular Checking, Free Checking, First Senior Checking, Step Ahead, Simply Checking, Simply Free Checking, Security Club 1, Security Club 2, Community Club, or Community Cash	<ul style="list-style-type: none"><li>• No monthly service charge.</li><li>• Checks available for ordering.</li></ul>
<b>Plus Checking</b> Formerly Click n Save	<ul style="list-style-type: none"><li>• Same \$6 monthly service charge.</li><li>• You'll receive unlimited check writing, one complimentary box of checks per calendar year, and free paper or eStatements in addition to extra security features and money-saving benefits. Full details are being sent to you in a separate letter.</li></ul>
<b>eChecking</b> Formerly Echecking	<ul style="list-style-type: none"><li>• No minimum balance and no monthly service charge.</li><li>• This is an electronic account, which requires online banking.</li><li>• \$1 fee per check presented.</li><li>• This account does not earn interest.</li></ul>
<b>Interest Checking</b> Formerly Simply + Rewards, Simply + Interest, Simply High Interest, 1st Banker-10M, Simply 50+ Interest, Simply Direct Interest, Reward Checking, or Community Plus Checking	<ul style="list-style-type: none"><li>• No monthly service charge with an average daily balance of \$500 or at least 25 debit card point-of-sale transactions per statement cycle. Otherwise, a \$4 monthly service charge.</li><li>• Earn interest on your balances. Interest rate tiers begin at \$.01 and \$2,000.</li></ul>
<b>Health Savings Account</b>	<ul style="list-style-type: none"><li>• \$5 monthly service charge.</li><li>• Includes free specialty checks.</li><li>• Continue to earn interest on your balances. Interest rate tiers begin at \$0.01 and \$2,000.</li></ul>

For detailed information about the terms and conditions of these accounts as well as other charges that may apply, please see the enclosed **Account Terms, Disclosures and Agreement Booklet**.

# Personal savings and money market accounts

New account name	Key Features and updates
<p><b>Savings Account</b></p> <p>Formerly Simply Savings, Simply Minor Savings, CNB Regular Savings, or Savings</p>	<ul style="list-style-type: none"> <li>• Earn interest on your balances.</li> <li>• No quarterly service charge when you maintain an average daily balance of at least \$300. Otherwise, a \$4 quarterly fee applies.</li> <li>• No fee for the first six withdrawals per month (excludes Teller and ATM withdrawals); \$5 per month in excess of six.</li> <li>• Fee does not apply to minors under the age of 18, or for customers age 62 and older.</li> </ul>
<p><b>Money Market Account</b></p> <p>Formerly Simply MMKT</p>	<ul style="list-style-type: none"> <li>• Earn interest on your balances. Interest rate tiers begin at \$0.01, \$10,000, \$25,000 and \$100,000.</li> <li>• No monthly service charge with an average daily balance of \$15,000. Otherwise, a \$20 monthly service charge.</li> </ul>
<p><b>Vacation Club</b></p> <p>Formerly Simply Vacation</p>	<ul style="list-style-type: none"> <li>• Continue earning interest on your balances. Interest rate is based on one tier.</li> </ul>
<p><b>Christmas Club</b></p> <p>Formerly Simply Christmas Club or Christmas Savings</p>	<ul style="list-style-type: none"> <li>• Continue earning interest on your balances. Interest rate is based on one tier.</li> </ul>

For detailed information about the terms and conditions of these accounts as well as other charges that may apply, please see the enclosed **Account Terms, Disclosures and Agreement Booklet**.

# Helping your business thrive.

When it comes to business accounts, one size does not fit all. Look at our lineup of accounts to see how we can deliver what you need.

## Available with every First Financial business checking account:

- Online Banking and Bill Pay
- Mobile Banking
- First Financial Contactless Visa® Debit Card
- CardValet with Debit Card Lock
- Zero Liability Fraud Protection
- Telephone Banking

## Business checking accounts

New account name	Key Features and updates
<b>Business Essentials Checking</b> Formerly Simply Non Profit, Simply Commercial, Simply Basic Business, Simply Free Business Checking, or Advantage (B)	<ul style="list-style-type: none"> <li>No monthly service charge with \$5,000 average daily balance. Otherwise, a \$5 monthly fee applies.</li> <li>Up to 350 items free per month; \$0.50 per item over 350.</li> </ul>
<b>Corporate Checking</b> Formerly Simply Commercial, Commercial Analysis, ZBA account, Internal Accounts	<ul style="list-style-type: none"> <li>Monthly service charges will be offset by monthly earnings credit:                             <ul style="list-style-type: none"> <li>\$18.00 maintenance fee.</li> <li>\$0.18 per deposit, per deposited check and per check paid.</li> <li>\$0.20 per ACH.</li> </ul> </li> </ul>
<b>Business Interest Checking</b> Formerly Simply Business Interest Checking, Analysis Interest (B) or Super Interest Checking (B)	<ul style="list-style-type: none"> <li>No monthly service charge with an average daily balance of \$5,000. Otherwise, a \$10 monthly fee applies.</li> <li>Up to 100 items free per month; \$0.20 per item over 100.</li> <li>Interest rate tiers begin at \$.01, \$50,000, \$100,000, \$250,000 and \$500,000.</li> </ul>

For detailed information about the terms and conditions of these accounts as well as other charges that may apply, please see the enclosed **Account Terms, Disclosures and Agreement Booklet**.

## Business money market and savings accounts

New account name	Key Features and updates
<b>Money Market Account</b> Formerly Simply Commercial MMKT or Simply Govt Commercial MMKT	<ul style="list-style-type: none"> <li>No monthly service charge with an average daily balance of \$15,000 or more. Otherwise, \$20 monthly service charge.</li> <li>Interest rate tiers begin at \$0.01, \$10,000, \$25,000 and \$100,000.</li> </ul>
<b>Savings Account</b> Formerly Simply Business Savings or Savings Business	<ul style="list-style-type: none"> <li>Earn interest on your balances.</li> <li>No quarterly service charge when you maintain an average daily balance of at least \$300. Otherwise, a \$4 quarterly fee applies.</li> <li>No fee for the first six withdrawals per month (excludes Teller and ATM withdrawals); \$5 per month in excess of six.</li> </ul>

For detailed information about the terms and conditions of these accounts as well as other charges that may apply, please see the enclosed **Account Terms, Disclosures and Agreement Booklet**.





## Top 50 U.S. Bank

*Bank Director Magazine*

## Getting the credit you deserve.

First Financial offers a variety of credit opportunities for your needs. If you currently have a personal or business loan or line of credit, here's what you need to know.

## Personal and business lending

### **Personal loans and lines of credit**

Your SimplyBank home equity loans, home equity lines of credit, vehicle loans and personal loans will transfer to First Financial with no changes to the terms of your loan unless otherwise notified.

- You will receive a monthly statement in the mail from First Financial for home equity loans, home equity lines of credit and overdraft and personal lines of credit. If you currently receive a payment book, a new payment book will be mailed to you.
- Beginning May 6, you can make loan payments at any First Financial banking center, through First Online Banking or Bill Pay, on first-online.bank, or by mailing payments to First Financial Bank, P.O. Box 2122, Terre Haute, IN 47802.
- Automatic payments will continue without interruption.

### **Residential mortgages**

Your SimplyBank residential mortgage loans will transfer to First Financial with no changes to the terms of your agreement. You'll continue to receive a statement if you currently receive one.

Beginning May 6, you may send payments electronically using First Online Banking or Bill Pay or mail payments to First Financial Bank, P.O. Box 540, Terre Haute, IN 47808. You may also make a payment at any First Financial banking center. Automatic payments will continue without interruption.

### **Business loans and lines of credit**

Your SimplyBank business loans will transfer to First Financial with no changes to the terms of your loan agreement.

### Giving back

We are committed to our strong tradition of serving customers and the places they call home. We believe in an ongoing partnership with businesses and organizations that support community development. Our associates contribute thousands of volunteer service hours to hundreds of charitable organizations throughout the areas we serve.

## Convenient access to your accounts

### Banking centers

Same friendly faces. Same locations. Same hours. The signs may have changed, but you'll still find banking at your banking centers to be the same as always. If you are ever traveling, you can visit any First Financial Banking center in Indiana, Illinois, Kentucky, Tennessee or Georgia. For a listing of all our locations, go to [first-online.bank/locations](https://www.first-online.bank/locations).

### Your First Financial Contactless Visa® Debit card


The First Financial Contactless Visa Debit card is sure to become the go-to card in your wallet. Use your card to get cash, transfer funds and check balances at any First Financial ATM. Plus, you can add all of your First cards to your Digital Wallet so they are always at your fingertips. Use your card to make quick, easy and secure payments everywhere Visa is accepted.

### Rewards points for our personal customers

When you make everyday purchases with your debit card or HELOC debit card, the Rewards points\* will add up. Use them to treat yourself to a night out, buy a gift or get that little extra something you've been wanting. PIN and ATM transactions do not earn Rewards points. You'll automatically begin to earn one reward point for every \$3 spent on signature transactions. At that time, you can go to [uchooserewards.com](https://www.uchooserewards.com) to register your debit card, view the points you earn and see your reward options.

### Automated assistance through the First Customer Account Line

Starting May 6, you can call the First Customer Account Line to get instant information about your First Financial checking, savings, CD, IRA and loan accounts, 24 hours a day. Just call 800.459.1672.

 **ACTION:** Customers will be asked to set up a PIN the first time you call the First Customer Account Line.

### Personal assistance from our Contact Center

Whether you are a personal or business customer, our service specialists are ready to assist you. You can reach them at 800.511.0045.

\*HSA debit cards do not earn Rewards points

## Digital tools that keep your day moving.

Our personal and business digital banking tools have the features you want, to take care of business, wherever you need them.



## Personal online and mobile services

Your First Financial Bank accounts are at your fingertips 24/7 with our online and mobile banking tools. If you're currently a Simply online banking customer, you'll receive more information about the transfer of your online services separately. If you do not currently bank online, now's a great time to sign up. Just go to **first-online.bank** beginning May 6.

### Personal online banking features

- Check your account balances.
- Search your transaction and payment history.
- Set personalized alerts to be emailed or texted to you.
- Pay bills and transfer funds.
- Send money to a family member or friend.
- Set up a budget, track spending and manage all your accounts at other banks in one place.
- Go paperless with free eStatements.
- Chat with our 24/7 digital assistant, Gabby

### Take advantage of mobile banking

Enjoy easy, fast and secure access to your accounts from your iPhone®, iPad® or Android™ device with a mobile banking app as unique as you are.<sup>1</sup>



Loaded with features, the free First Financial Bank Mobile banking app makes managing your accounts convenient. Transfer funds, pay a bill, deposit a check, get account alerts, review balances and transactions, ask questions about your account(s) via chat, and more. Just download the app via the Apple® App Store<sup>SM</sup> or Google Play™.

## Contact Center • 800.511.0045

Monday through Friday  
8 a.m. – 6 p.m. ET

Saturday  
9 a.m. – 1 p.m. ET

Special extended phone hours May 6 – May 11.  
See back cover for more information.

## Business online and mobile services

We offer your business an integrated suite of powerful online banking services to help make managing your business account easier than ever. If you currently bank online at Simply, watch your mail for additional information.

## Personal assistance from our Treasury Management team

Our service specialists are ready to assist you.

- Starting May 6, you can reach them at 855.776.0012.
- Monday through Friday, 8 a.m. – 6 p.m. ET.

### Business online banking

- View your current account information, including check images, transaction details, statements and more.
- Pay bills electronically and view payment history.
- Send and receive secure messaging.
- See loan history.
- Stay in the know with alerts and notifications.
- Move your money—set up internal transfers.
- Access up to 16 months of extended history.

### Plus, through business online banking, you have access to these helpful banking services

- **Remote Deposit Capture**  
Deposit checks anytime, from anywhere
- **Automated Clearing House (ACH) origination**  
For routine transactions such as payroll direct deposit, vendor payments, direct debits and tax payments

Business online and mobile services continue on next page.



- **Online wire transfer**  
Make domestic and international wire transfers
- **Positive Pay**  
An innovative ACH and check fraud deterrent
- **Business bill pay**  
Easy-to-use bill payment service
- **First Financial Bank Business mobile app**  
All the features of business online banking on your Android™ phone or tablet, iPhone® or iPad®
- **Trusteer Rapport™**  
Software that provides additional security to businesses using online banking
- **QuickBooks® sync**  
Easy-to-use money management tool that will save you time and money



**Business text message banking**

Receive information about your business accounts instantly by texting short commands from your smartphone or any wireless device that has internet access. It's a convenient, secure way to get account updates when you are on the go.

# Explore new opportunities.

We're excited to bring you products, features, and tools that enhance your experience no matter how you bank.



We offer businesses many ways to manage finances quickly and securely, including:

- **Lockbox service**  
Streamline deposit processing and enable faster payment processing
- **Target balance/Zero balance sweep**  
Move money nightly to and from a master account
- **Remote Deposit Capture**  
Deposit checks from your desktop and save a trip to the bank, plus speed up access to your money
- **Merchant services**  
Fast, cost-effective service for just about any type of credit or debit card you may want to accept
- **Mobile payment processing**  
Turn your iPhone®, iPad® or Android™ device into a highly secure point-of-sale credit and debit card processor

### Trust & Asset Management


For more than a century, First Financial Trust & Asset Management has helped families, organizations and businesses achieve financial goals. Team members are seasoned, flexible and client-focused with extensive experience in personal trusts, estate planning and administration, investment planning and management, retirement accounts, and farm management.

### Apple Pay™, Samsung Pay® and Google Wallet™

Ever feel a touch of envy when you see other people using their phones to pay? You can easily make contactless payments with your First Financial Contactless Visa® Debit card using the Apple Pay, Samsung Pay or Google Wallet apps<sup>1,2</sup>—no wallet needed!

For our personal banking customers, the First Financial Smartwatch app for Apple Watch and Android Wear watches enables you to check your balance and see your past five transactions without logging in. Just enable Quick Balance using the First Mobile app and keep it up to date. Your watch will prompt you to refresh your login to mobile banking every 30 days.

You can find First Financial banking centers and ATMs nearby, and decide which accounts you prefer to see, including the order you want them displayed. You can see checking, savings or loan accounts you have enabled in First Mobile banking.

 **ACTION:** The companion smartwatch app requires the First Mobile app and enrollment in both First Online and First Mobile banking.<sup>3</sup>

### Credit cards that make life more rewarding

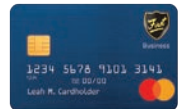
#### For individuals: First Financial Bank Platinum Mastercard®

Turn everyday purchases into exciting rewards. With the First Financial Bank Platinum Mastercard, you'll enjoy a competitive annual percentage rate (APR), Platinum prestige and benefits, and earn Rewards points with every purchase you make. Redeem your points for brand name merchandise, travel, gift cards, experiences, charitable donations and more. Apply online at [first-online.bank/credit-cards](http://first-online.bank/credit-cards) or at your local banking center.



#### For businesses: First Financial Bank Business Mastercard®

Earn Rewards points on all your business purchases. Manage your business expenses and monitor your cash flow while earning points on every purchase. Points can be redeemed for travel, entertainment, electronics, gift cards, credit toward your statement balance and more. Apply at your local banking center.



#### First Financial Bank Commercial Card

Minimize the space in your wallet and maximize your cash flow with this all-in-one card designed for businesses that have recurring vendor payments, travel expenses and fuel purchases. Apply at your local banking center.





## Going beyond the expected.

Look to us for more ways to keep your money safe and build your financial future.



## One of America's Best Banks



**5-Star Rating**

*BauerFinancial*

**Top 50 U.S. Bank**

*Bank Director Magazine*

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.
3. Smartwatch apps available for enabled Apple® and Android™ devices only.

Apple is a trademark of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc. Android, Google Wallet, and the Android Logo are trademarks of Google Inc.

© 2024 Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.



If you have additional questions or need assistance stop by your local banking center.


**-or-**

**Now through May 3**

 Call 423.567.7265

 Visit [first-online.bank/simplybank](https://first-online.bank/simplybank)

**Beginning May 6**

 Call 800.511.0045

 Visit [first-online.bank/simplybank](https://first-online.bank/simplybank)

We're here to help you.

**Contact Center Extended Phone Hours**

Monday May 6 8 a.m. – 10 p.m. ET

Tuesday May 7 8 a.m. – 10 p.m. ET

Wednesday May 8 8 a.m. – 9 p.m. ET

Thursday May 9 8 a.m. – 9 p.m. ET

Friday May 10 8 a.m. – 9 p.m. ET

Saturday May 11 8 a.m. – 4 p.m. ET

