
September 24, 2009

Client Name
Address
City State Zip

Dear Deposit Client,

Welcome to First Financial Bank! You may be aware that we acquired all banking centers of Irwin Union Bank, F.S.B. (Irwin Union) including all deposits and some loan accounts.

Your Money is Safe and Secure

First, we want to assure you that your money is safe and secure. First Financial is assuming all deposits of Irwin Union which means there will be no losses for any depositor. First Financial has a long history of financial stability and has been serving local clients since 1863.

On Monday, September 21, 2009, all Irwin Union branches opened as First Financial banking centers. That means business as usual for clients at all former Irwin Union locations. Be on the look out for new First Financial Bank signs at your favorite banking centers.

Bank as Usual with Your Current Checks, Deposit Tickets, & Cards

We want to make the transition to First Financial simple and easy for you. Please continue to use your current checks, deposit tickets, cards, and any other transaction documents.

At the present time, we recommend that you continue to do all of your banking transactions at the former Irwin Union banking center of your choice. You'll enjoy working with the same familiar associates who have been helping you with your banking transactions. Until your accounts transition to the First Financial system, none of the other First Financial banking centers will be able to process deposits and payments to your former Irwin Union accounts, and they will not be able to provide information about your account balance or activity.

Account Terms and Conditions, Deposit Rates, and Early Withdrawals

Account terms and conditions will continue as before. However, it is important for you to know the following information about your certificate of deposit:

- If your certificates of deposit currently has a rate greater than 1.50%, it will be reduced, effective September 24, 2009, to 1.50%/1.51% annual percentage yield until its maturity
- If your certificates of deposit were originated through a broker or agent ("Brokered Deposits"), he or she will contact you directly with new rate information.
- You may withdraw your funds from any CD without an early withdrawal penalty until you enter into a new CD agreement with First Financial Bank. Entering into a new agreement can be done by either 1) renewing your CD or 2) making a withdrawal from your CD.

- If you also have a deposit relationship with First Financial Bank, the accounts transferring from Irwin Union will be separately insured in the amount prescribed by Federal law for insured deposits for at least six months after September 18, 2009. This grace period gives you the opportunity to restructure accounts if necessary.

Claiming Your Accounts

Claiming your accounts is simple and easy. Activity on any of your accounts automatically claims all your deposit accounts. For detailed information on ways to claim your accounts please refer to the attached FDIC insert or visit www.bankatfirst.com/WelcometoFirst to download a claims form.

Keep Your Accounts Secure

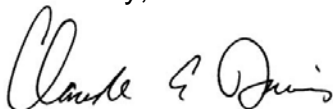
It is important to note that neither the FDIC nor First Financial Bank will email clients of the former Irwin Union asking them to validate their deposits or provide personal, confidential information such as account numbers, passwords, social security numbers, or driver's license numbers. If you receive an email asking for such personal information, consider the email to be fraudulent and do not respond.

Your Banking Relationship with First

Your banking relationship is important to us. We understand that you may have questions during this transition period, and we are here to help you when you visit any of our banking centers, call our special answer line 888-907-FIRST (3477) or visit www.bankatfirst.com/WelcometoFirst.

You will receive more information from First Financial Bank over the next few months about new services and conveniences to help you on your path to success. We look forward to working with you.

Sincerely,



Claude Davis
President and CEO

Enclosure



**NOTICE TO DEPOSITORS OF Irwin Union Bank, FSB, Louisville, KY
Your Institution Has Been Closed**

****YOUR DEPOSITS HAVE BEEN TRANSFERRED
TO ANOTHER INSTITUTION****

On September 18, 2009 (the "Closing Date"), the Office of Thrift Supervision closed Irwin Union Bank, FSB, Louisville, KY, 40222 (the "Failed Institution"), and appointed the Federal Deposit Insurance Corporation (the "FDIC") as Receiver (the "Receiver"). The FDIC, which insures your deposits in its corporate capacity, arranged for the transfer of your deposit(s) ("deposits") at the Failed Institution to another insured depository institution, First Financial Bank, National Association, Hamilton, OH, 45011 ("the New Institution"). This arrangement should minimize any inconvenience the closing of the Failed Institution may cause you. **Although you may leave your deposit(s) in the New Institution, you must take some action to claim ownership of your deposit(s).**

1. How to Claim Ownership of Your Deposits

Under federal law 12 U.S.C. Section 1822(e) you must claim ownership of your deposit(s) at the New Institution within eighteen (18) months from the Closing Date. If you do not claim your deposit(s) at the New Institution by March 18, 2011, your deposit(s) will be returned to the FDIC by the New Institution, and you may not be able to claim the deposit(s), except as described below in Section 2.

You may claim your deposit(s) at the New Institution by taking any of the following actions within 18 months from the Closing Date. If you have more than one deposit account, your action in claiming your deposit in one account will automatically claim your deposits in all of your accounts.

- a. Making a deposit to or withdrawal from your account(s). This includes writing a check on any account or having an automated direct deposit credited to or an automated withdrawal debited from any account;
- b. Executing a new signature card on your account(s), entering into a new deposit agreement with the New Institution, changing the ownership on your account(s), or renegotiating the terms of a certificate of deposit account;
- c. Providing the New Institution with a completed change of address form; or
- d. Writing to the New Institution and notifying it that you wish to keep your account(s) active. Please be sure to include in this notice the name(s) on the account(s), the account numbers, and the signature of an authorized signer on the account(s), with name and address.

You should know that bank drafts issued by the Failed Institution, including officer's checks, cashier's checks, money orders, dividend checks, interest checks, and expense checks, are all considered deposits and must be claimed within 18 months from the Closing Date.

2. Failure to Claim Ownership of Your Deposits within 18 Months

If you do not claim ownership of your deposit(s) at the New Institution within 18 months from the Closing Date, federal law, 12 U.S.C. Section 1822(e), requires the New Institution to return the deposit(s) to the FDIC and the FDIC to deliver the unclaimed deposit(s) as unclaimed property to the state listed in your address in the Failed Institution's records. If your address is outside of the United States, the FDIC is directed to deliver the unclaimed deposit(s) to the state in which the Failed Institution had its main office. If the state accepts custody of your deposit(s), you will have ten years from the date of delivery to claim your deposit(s) from the state in accordance with its unclaimed property laws. If you do not claim your

deposit(s) from the state within the ten years, the funds will be returned to the FDIC, and you will be permanently barred from claiming your deposit(s). If the state declines to accept custody of your unclaimed deposit(s), you will be able to claim your deposit(s) directly from the FDIC until the receivership is terminated. However, please note that a receivership may be terminated at any time. Once the receivership is terminated, you will not be able to claim your deposit(s).

3. Your Deposit Relationship with the New Institution

The New Institution needs your correct address. If the address to which this notice has been addressed is no longer your current address, contact the New Institution to ensure that it has your correct address. Similarly, if you have not been receiving account statements, or you have changed your address, you should contact the New Institution. Remember, supplying a completed change of address form to the New Institution will serve to claim your deposit(s).

Your deposit agreement with the Failed Institution is no longer in force. The New Institution will determine the interest rate it will pay on your deposit(s) and will notify you of its rate structure and the terms of your new deposit agreement.

If you choose not to keep your deposit(s) at the New Institution, you may withdraw your deposit(s). As stated above, if you have more than one account, withdrawing money from any one of the accounts will serve to claim all of your deposits. If you have time deposits, such as certificates of deposit, please note that, in order to avoid interest penalties for early withdrawal, contact the New Institution immediately for information regarding withdrawals from your account(s).

If you have a loan with the Failed Institution, and you would like to discuss offsetting your insured and/or uninsured deposit(s) against the loan, you must contact the FDIC immediately.

4. Challenging Your Final Insurance Determination

In the event you disagree with the FDIC's determination of your insurance coverage as represented by the account(s) made available at the New Institution, you may seek a review of the FDIC's determination in the United States District Court for the federal judicial district where the principal place of business of the Failed Institution was located. **You must file your request for this review no later than 60 days after the date on which your deposit(s) became available to you at the New Institution. Filing a request for review will not prevent you from using the funds in your new account.**