

November 16, 2011

We are delighted to welcome you to First Financial Bank.

During the weekend of December 2, 2011,* your deposit accounts opened at the Flagstar Bank branches in Indiana will transfer to First Financial Bank – a strong and stable institution with a long-standing commitment to the communities we serve.

Soon, you will have full access to all that First Financial can offer you.

On Monday, December 5, you can bank at 136 banking centers and 172 ATMs where you see a First Financial sign – including the former Flagstar Bank branches throughout Indiana.

This package includes important information for you about what to expect when your accounts and services transition to First Financial:

- The **Welcome to First Financial Bank** booklet provides details about the way your accounts will transition to First Financial.
- The **Terms and Conditions** booklet gives you the terms and conditions that will govern your deposit accounts at First Financial, and includes related fees and special handling charges.

At First Financial, you always have choices.

We have selected the First Financial accounts for you that are the closest match to your current services. If you believe a different type of First Financial account would better meet your needs, just let us know.

To give you plenty of time to consider your options:

- Monthly account service fees on personal accounts will be waived for 60 days after conversion.
- Special handling and other fees on personal accounts will be waived for 30 days after conversion.

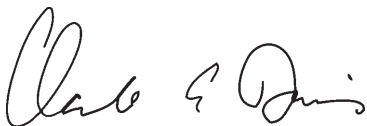
Rest assured that there will be no changes to the terms or interest rate calculation of any CD or IRA accounts through the maturity dates of those accounts. And remember that your First Financial deposits continue to be safe, secure and FDIC-insured up to the maximum amount allowed by law.

We are committed to making this transition simple and straightforward for you.

We have set up a special answer line to help you with your questions. Just phone 888.907.FIRST (888.907.3477), stop by a First Financial banking center or visit www.bankatfirst.com/welcometofirst.

We look forward to serving you.

Sincerely,



Claude E. Davis
President and CEO
First Financial Bank

Please see the reverse side of this letter for a list of important dates and information.

*Pending regulatory approval and/or non-objection

IMPORTANT DATES AND ACCOUNT ACCESS INFORMATION

CONVERSION WEEKEND

All Flagstar Bank branches in Indiana will become First Financial Bank banking centers after the close of business on Friday, December 2, 2011.

Friday, December 2

Flagstar Bank branches will be open.

Saturday, December 3

Flagstar Bank branches will be closed as accounts are transferred to First Financial Bank.

Monday, December 5

Banking centers will open to serve you as First Financial Bank. You will continue to see the familiar faces of your client service team throughout the First Financial banking network.

NEW FIRST FINANCIAL CHECKING AND SAVINGS PACKAGES

If you have a checking or savings account with Flagstar Bank, you will receive new documents for your account(s) in the mail before conversion weekend.

- Please begin using your new First Financial checks, deposit tickets and withdrawal tickets on Saturday, December 3 and securely destroy your old Flagstar checks, deposit slips and withdrawal tickets at that time.
-

NEW FIRST FINANCIAL VISA® CHECK CARD OR FIRST FINANCIAL ATM CARD

Prior to Tuesday, November 29

If you have a Flagstar Visa debit card or ATM card, we will mail you a new First Financial Visa check card or ATM card as a replacement. The Personal Identification Number (PIN) for your First Financial Visa check card/ATM card will be different than the PIN you currently use. Your new PIN will arrive in the mail a day or two after you receive your card. You can activate your First Financial Visa check card by following the instructions that will come with it. **Do not attempt to activate your card until Saturday, December 3.**

Tuesday, November 29

If you have not received your new First Financial Visa check card or First Financial ATM card by November 29, please call 888.907.FIRST (888.907.3477).

Saturday, December 3

You may activate and begin using your new First Financial Visa check card or First Financial ATM card for purchases and ATM access. Please destroy your Flagstar Visa debit card or ATM card as it will no longer work after Friday, December 2.

Please note: Your new First Financial Visa check card must be activated at **any** ATM before it can be used.

NEW FIRST FINANCIAL ONLINE BANKING

If you have an online banking relationship with Flagstar Bank, it will transfer to First Financial during the weekend of December 2, 2011.

Please note: If you currently use bill payment through Flagstar Online Banking, your bill payment information, payees and scheduled payments will transfer to the First Financial system.

Friday, December 2

- Last day to send online bill payments or make real-time online transfers using Flagstar Online Banking.
- Any online bill payments or real-time online transfers scheduled to occur on the Flagstar system after December 2 will be processed through the First Financial system.
- By this date, you should have saved and downloaded any important information from Flagstar Online Banking as it will only be available for a short time after conversion.

Monday, December 5 at 8:00 a.m. ET

First Financial Online Banking and First Financial Online Bill Pay become available. To begin using these services, visit www.bankatfirst.com and enter the new online banking ID and temporary password that you will receive in a separate communication.



Welcome

Our first steps together
on the path to your success

A guide to your First Financial Bank
accounts and services

first

first financial bank

Another step on the path to success

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If you have questions:

Call us at 888.907.FIRST (888.907.3477) or visit us anytime at www.bankatfirst.com/welcometofirst

Important Note:
Some Flagstar Bank e-mail addresses may be changing. Please e-mail clientservice@bankatfirst.com or call 888.907.FIRST (888.907.3477) for assistance.



Strength, Stability and a Commitment to Your Success

As a First Financial Bank client, you're going to hear us talking a lot about your success. Simply put, helping you succeed is the reason we exist.

Of course, success means different things to different people. It will be our job to learn what it means to you, and how we can best provide the financial tools and advice that will help you achieve your goals.

Today, we're on the first step of that path, and our goal is to make this transition as easy as possible for you. This guide will provide the information you need to learn about your accounts at First Financial, as well as the many choices available to you.

As you will see, we've selected accounts for you that most closely match the features of your Flagstar Bank accounts. Again, this is only a first step, and if you feel there is a First Financial account or service that better meets your needs – or you just want to talk about your choices – please let us know.

Finally, it is important for you to know that we will be your partner for the long term. In today's competitive financial industry, First Financial Bank is strong, stable and growing – a fact that has been recognized in independent ratings:

- First Financial holds a "Five Star" rating with Bauer Financial.
- First Financial is rated "Superior" by IDC Financial Publishing.

For more information, visit www.bauerfinancial.com or www.idcfp.com.

We are pleased to welcome you to First Financial Bank and look forward to serving you throughout the years to come.

Answers to Your Questions

Q. What do the terms “date of conversion” or “conversion weekend” refer to?

A. You will see these terms throughout this booklet. They refer to the date when your current Flagstar Bank account will transfer or “convert” to a similar type of account at First Financial Bank. For the dates of conversion and a complete conversion calendar, please see the enclosed cover letter.

Q. How will I benefit as a First Financial client?

A. As a First Financial client, you will enjoy many benefits, including:

- Access to more banking centers than ever before
 - Outstanding client service
 - Knowledgeable financial advice
 - The assurance of knowing that you are banking with a strong and stable organization
- Of course, you will also benefit from our tradition of local, personal service.

Q. Will my deposits continue to be FDIC-insured?

A. Yes. Your deposits will continue to be insured up to the standard maximum deposit insurance amount of \$250,000. Please keep in mind that FDIC insurance coverage depends on the type of accounts you have and the ownership of those accounts.

- If you currently have deposits at both Flagstar and First Financial, your deposits at each bank will continue to be insured separately for a period of up to six months after the date of conversion. This grace period gives you the opportunity to restructure your accounts, if you wish.
- Your certificates of deposit will continue to be separately insured until the earliest maturity date after the end of the six-month period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.
- All funds in non-interest-bearing transaction accounts are insured in full by the FDIC through December 31, 2012. This unlimited coverage is in addition to, and separate from, the general coverage of \$250,000. “Non-interest-bearing transaction accounts” include checking accounts or demand deposit accounts on which the bank pays no interest, as well as Interest on Lawyers Trust Accounts (IOLTAs). It does not include checking or demand deposit accounts that may earn interest, NOW accounts or money market deposit accounts.

If you would like more information about your coverage and how you are impacted, please visit your local First Financial banking center, call the FDIC toll-free at 877.275.3342 or visit www.fdic.gov.

Q. When will my accounts become First Financial accounts?

A. Your checking, savings, money market, CD and IRA accounts will automatically transfer to First Financial during conversion weekend. For the date of conversion, please see the enclosed cover letter.



Our Promises to You

We promise always to be looking ahead.

We promise to keep things simple.

We promise to make doing business with us easy for you.

We promise to be a leader – to constantly innovate and improve to serve you better.

We promise to provide sound financial advice that is focused on your needs.

We promise to honor all our commitments with integrity, fairness and impartiality.



At First Financial, you always have choices!

In transferring your accounts, we have selected the First Financial accounts that are the closest match to your current accounts.

*If you believe a different type of First Financial account would better meet your needs, **we'll make it easy for you to switch.** Please contact your local banking center or call us at 888.907.FIRST (888.907.3477).*

***Important Note:** To give you plenty of time to evaluate your account options, monthly service fees on personal deposit accounts will be waived for 60 days after conversion.*

Q. How will I know which of my accounts will transfer to First Financial?

A. Your checking, savings, money market, CD and IRA accounts opened at the Flagstar Bank branches in Indiana will transfer to First Financial. You will receive new account documents in the mail from First Financial before the date of conversion.

If you did not receive notification and/or new account documents in the mail from First Financial, and have questions about your deposit account(s), please contact Flagstar Bank.

Q. Where should I do my banking right now?

A. For now, please continue to bank as usual at Flagstar Bank branches.

Q. When will I have full access to my new First Financial accounts and services?

A. Starting on the Monday following conversion, you can access your accounts at any of the 136 First Financial banking centers in Ohio, Indiana and Kentucky, and at 172 First Financial ATMs.

You will also be able to access your accounts online at www.bankatfirst.com or by calling Banking on Call toll-free at 877.322.8100, beginning the Monday following conversion.

Q. Will account numbers change?

A. Most checking, savings, CD, IRA and money market account numbers will not change. If your account number is changing, you will receive a separate mailing with your new account number.

Q. Will I receive new checks and deposit slips for my personal account(s)?

A. Yes. You will receive new documents for your account(s) in the mail before the date of conversion. These will be provided with your account number and First Financial's routing and transit number.

For your convenience, Flagstar checks written on or before the date of conversion will continue to be honored for a limited time.

Q. Will I receive new checks and deposit slips for my business account(s)?

A. Yes. If your business account is converting into one of our basic business products (detailed on page 14), you will receive a starter kit from our check partner, Harland Clarke, with new account documents for your business account(s) in the mail before the date of conversion. These will be provided with your account number and First Financial's routing and transit number.

If your business account is converting into one of our commercial checking products (detailed on pages 14 and 15), you will receive a letter from our commercial check partner, Safeguard, about your checks. A Safeguard representative will follow up with your business prior to the conversion to discuss the style of checks and deposit slips that your company is currently using.

Please begin using your new checks after the conversion weekend. For your convenience, Flagstar checks written on or before the date of conversion will continue to be honored for a limited time.

Q. Will I receive a new check card, ATM card or a new PIN?

A. Yes. If you have a Flagstar Visa debit card or ATM card today, you will receive a First Financial Visa® check card or ATM card and a new PIN, in separate mailings, before the date of conversion.

Please activate your new First Financial Visa check card using the instructions that will arrive with it. You can change your PIN at any First Financial ATM if you wish **after you have activated your new card.**

Your current Flagstar Visa debit card or ATM card will remain active through the Friday of conversion weekend. After this date, please securely destroy your old card.

Q. Will the Flagstar Loyalty program continue once my account(s) and check card(s) are moved to First Financial Bank?

A. No. First Financial Bank does not participate in the Loyalty Program set up by Flagstar. Please see page 10 for more information about how your checking accounts will transition to First Financial Bank.

As you'll see, we have selected accounts for you that most closely match the features of your Flagstar accounts. However, if you feel there is another First Financial product that better meets your needs, please let us know. We'll be happy to help you choose a different account or service that fits your financial needs.

Q. Will the interest rates I am earning on my CDs and IRAs remain the same?

A. Yes. These accounts will continue with the same interest rate structure until maturity. Interest will be credited on the same schedule and paid in the same manner as before.

If you receive your interest by check, please note that at First Financial, separate checks are issued for each individual account. Of course, you can choose to have your interest deposited directly to your First Financial spending (checking) or savings account.

Q: Will my direct deposits and automatic transfers continue as before?

A: Yes. If you have direct deposit of Social Security, payroll or other regular deposits, we expect that your current service will continue. If you have automatic transfers between your deposit accounts, these services will also continue.

Third parties who automatically deposit funds into your account will be sent a notification of change. However, to confirm the change to First Financial, it is important that you:

- Contact these third parties about the conversion.
- Inform them that the routing and transit number for your account has changed to First Financial's routing and transit number (042200910).

If you need help with this process or have any questions, please contact us at 888.907.FIRST (888.907.3477).

Q: What about automatic payments that I've set up?

A: Any recurring automatic payment deductions from your deposit accounts to a third party (such as a credit card provider or utility company) will continue without interruption after your account transfers to First Financial.

Third parties who automatically withdraw funds from your account will be sent a notification of change. However, to confirm the change to First Financial, it is important that you:

- Contact these third parties about the conversion.
- Inform them that the routing and transit number for your account has changed to First Financial's routing and transit number (042200910).

If you need help with this process or have any questions, please contact us at 888.907.FIRST (888.907.3477).

- If you have provided your Flagstar Visa debit card to a third party (such as a health club or an Internet provider) to authorize recurring payments from your account, please notify them of your new First Financial Visa check card number and the expiration date embossed on your new card.

Q. Will my online banking service continue at First Financial?

A. Yes. First Financial offers online banking services at www.bankatfirst.com.

If you currently use Flagstar online banking, a separate mailing will be sent with your online banking ID and temporary password, as well as other important details regarding access to the system. If you are not already registered for online banking, you can sign up for this service at www.bankatfirst.com beginning the Monday after conversion.

Q. Will my bill payment service continue?

A. Yes. If you currently use online bill payment, access to the First Financial bill payment system will be available starting the Monday after conversion.

For your convenience, we will convert your payee list, pending one-time payments and recurring payments to the First Financial system. More information will be provided in a separate online banking mailing.

Q. Will my electronic statements and alerts continue at First Financial?

A. If you have electronic statements on the Flagstar online banking system, this service will continue at First Financial. **Electronic alerts will not transfer over to the First Financial system;** however, you will be able to set up these alerts within First Financial's online banking system. More information will be provided in a separate online banking mailing.

Q. Will my account continue to have Bounce Protection (overdraft protection)?

A. Yes. If you now participate in Flagstar's Bounce Protection Program, you will be automatically enrolled in the First Financial Overdraft Privilege Program. Please see the enclosed information for details regarding this program, as the overdraft limit may be different than the amount currently available for your Flagstar account. Please note: If your account is overdrawn for any reason at the time of conversion, you may not be automatically enrolled in First Financial's Overdraft Privilege Program, pending an account review.

Q. Will I still be able to access my overdraft line of credit?

A. No. If you have a Flagstar overdraft line of credit, this line will **not** transfer to First Financial. Please contact Flagstar Bank with any questions about your line, including balance repayment information.

First Financial offers a Ready Reserve line of credit to assist in managing checking account overdraft situations. We welcome you to contact us following the date of conversion to apply for this service.

Q. Will any automatic transfers that I've established to cover overdrafts continue?

A. Yes. If you have an automatic transfer set up from another deposit account to cover your overdrafts, this service will continue.

Q. Are overdraft protection options available for my account?

A. Yes. Overdraft Privilege, Ready Reserve and Dynamic Transfer options are available for all personal account relationships.

- First Financial clients in good standing may receive Overdraft Privilege based on their account type. This provides a \$500 non-contractual courtesy safety net to save you the embarrassment and additional charges that can be associated with having a check returned to a merchant. Once your account becomes

overdrawn by more than \$10, an overdraft per-item fee of \$34 will be charged for each check, in-person withdrawal, ATM withdrawal, everyday check card transaction or other electronic transaction paid under the overdraft limit of \$500. You will find additional details in the Overdraft Privilege Program information included in this package.

- With Ready Reserve, funds can be transferred from your line of credit to your spending (checking) account. You will be notified, and you have the opportunity to pay back your Ready Reserve account at any time.
- With Dynamic Transfer, funds can be automatically transferred from another First Financial account to your spending (checking) account.

Q. How will First Financial handle my canceled checks?

- A. If your account will convert to a Preferred or Money Market spending (checking) account, images of the front of your canceled checks will be included with your monthly statement.

For all checking accounts, images of the fronts and backs of your canceled checks will be available online starting the Monday after conversion. You can also request a copy of a canceled check by calling us at 888.907.FIRST (888.907.3477).

Q. When will I receive statements for my checking and savings accounts?

- A. Personal spending (checking) account statements may arrive at a different time of the month than before. Business checking account statements will be issued at the end of each month. Statements will be issued quarterly for savings accounts, or at the end of each month for money market accounts, accounts with electronic transactions and combined accounts.

Please note that Flagstar will send you a special cutoff statement that reflects all your activity, including any interest paid from your last statement date through the date of conversion. Please keep this for your records.

Q. I currently have a combined account statement. Will that service continue at First Financial?

- A. Yes. First Financial will continue to provide combined statements for your linked accounts.

Q. I currently receive incoming wire transfers. Do I need to notify my trading partners that my bank routing and transit number is changing?

- A. Yes. Please notify trading partners to begin using your new First Financial routing and transit number after the date of conversion. The First Financial routing and transit number for incoming domestic and international wires is 042200910.

Q. When are deposited funds available for withdrawal?

- A. Please refer to the Funds Availability section in the enclosed **Terms and Conditions** booklet for more information.

Q. Will I receive year-end tax reporting from Flagstar Bank?

- A. Yes. You will receive reporting from Flagstar through the date of conversion, and separate reporting from First Financial covering the period from the Saturday of conversion weekend through December 31, 2011.



Committed to your success, and the success of your local community.

As a community-centered bank, First Financial Bank is committed to giving back to the regions where we live and work. Our three areas of giving include economic development, financial education and neighborhood development to help each of our communities take another step on the path to success.

Accessing Your Accounts

BANKING OPTION	BEFORE TRANSFER TO FIRST FINANCIAL	AFTER TRANSFER TO FIRST FINANCIAL
<p>Banking Centers</p>	<ul style="list-style-type: none"> Continue to use your current Flagstar branches until the end of business on the date of conversion. All Flagstar Bank branches in Indiana will be closed on the Saturday of conversion weekend. 	<ul style="list-style-type: none"> Beginning on the Monday following conversion, use any of the 136 First Financial banking centers, including all former Flagstar branches in Indiana. For a listing of First Financial banking center locations near you, visit www.bankatfirst.com.
<p>ATM and Debit Cards</p>	<ul style="list-style-type: none"> Continue to bank as usual through the Friday of conversion weekend, using your current Visa debit card or ATM card. Please be aware that Flagstar ATMs may be temporarily out of service on the Friday and Saturday of conversion weekend. 	<ul style="list-style-type: none"> Starting on the Saturday of conversion weekend, you can begin using your new First Financial Visa check card or ATM card. Please activate your new First Financial Visa check card using the instructions that will arrive with it. Daily card limits: \$2,500 for point-of-sale transactions and \$510 for ATM withdrawals. To find one of the 172 free First Financial ATMs near you, go to www.bankatfirst.com and click on the Location Finder. Thirty days following the date of conversion, ATM deposits will begin following the First Financial Bank Funds Availability Policy located in the enclosed Terms and Conditions booklet.
<p>Telephone Banking</p>	<ul style="list-style-type: none"> Continue to bank as usual through the date of conversion. 	<ul style="list-style-type: none"> Free 24-hour access to First Financial Banking On Call at 877.322.8100. The first time you use this automated service you will be prompted to choose a four-digit PIN number. To speak with a representative, call us at 888.907.FIRST (888.907.3477) from 8:00 a.m. to 8:00 p.m., Monday through Friday, and 8:00 a.m. to 5:00 p.m. Saturday ET.
<p>Online Banking and Bill Payment</p>	<ul style="list-style-type: none"> Continue to bank as usual through the Friday of conversion weekend. If you currently use online banking, you will receive a separate mailing with your online banking ID and temporary password. 	<ul style="list-style-type: none"> Starting on the Monday following conversion, you can login using the online banking ID and temporary password that was sent to you in a separate mailing. New clients can learn more about First Financial online banking at www.bankatfirst.com. For your convenience, payee lists, one-time pending payments and recurring bill payments will be transferred to First Financial. Payment history will not transfer to First Financial. Any scheduled transfers will continue with First Financial.

Personal Checking Accounts

Your personal checking account at Flagstar will convert to a similar spending account at First Financial Bank, as shown in the table on the following page.

All First Financial spending accounts feature:

- Free access to all First Financial Bank ATMs
- Unlimited check writing
- Online banking and bill pay
- Visa® check card
- Mobile banking
- Electronic statements and account notices
- Electronic alerts
- Unlimited Banking on Call at 877.322.8100
- A combined statement for multiple First Financial spending and savings accounts

Choosing the First Financial Spending Account That's Right for You

Take another step on your path to success with First Financial Bank. Tell us how you prefer to manage your money and make transactions, and we'll recommend the right account for you.

Simple Account

Best for those who want simple banking – no minimum transaction or balance requirements.

Signature Account

Best if you maintain an average balance greater than \$500 and frequently use your check card.

Preferred Account

If you're over 50, then this is the account for you. Free check orders, copies of your checks and interest on the money you keep in your account.

Money Market Account

A robust spending account that pays a competitive rate of interest.

e-Account

Bank wherever you are. Our e-Account is best for those who do most of their banking online, with electronic statements, mobile banking and automatic alerts.



Important reminders

(For more details, see pages 4–5)

- First Financial checks will arrive shortly.
- If you currently have a Visa debit card or ATM card, a replacement Visa check card or ATM card and PIN will arrive in separate mailings before conversion. Please activate your new First Financial Visa check card after the date of conversion, using the instructions that will arrive with it.
- Direct deposit, automatic transfers and automatic payments will continue as before.

Personal Checking Accounts (continued)

In transferring your accounts, we have selected the First Financial accounts that are the closest match to your current services.

If you believe a different type of First Financial account would better meet your needs, **we'll make it easy for you to switch**. Please visit your local banking center or call us at 888.907.FIRST (888.907.3477).

***Important Note:** To make the transition to First Financial easy for you, and to give you time to evaluate your personal deposit account options, monthly service fees will be waived for 60 days after conversion.*

For the name of your current account, please refer to your most recent account statement.

YOUR ACCOUNT AT FLAGSTAR BANK	YOUR NEW ACCOUNT AT FIRST FINANCIAL	BALANCE AND FEE INFORMATION	ACCOUNT HIGHLIGHTS
Free Checking Next Step Checking Next Step Checking II Flagstar Checking Social Club Checking Interest Bearing Checking Smart Checking	Simple Account	<ul style="list-style-type: none"> • \$4 monthly cost of service (waived for 60 days following conversion) • No balance requirement • No transaction requirements 	<ul style="list-style-type: none"> • Simple, easy-to-manage • Includes complimentary electronic banking services: check card, online banking with bill payment, mobile banking, e-Delivery with statements, notices and alerts • Overdraft protection available
Clear Choice Checking Interest Bearing Checking New Wave Checking	Signature Account	<ul style="list-style-type: none"> • \$6 monthly cost of service (waived for 60 days following conversion) • Monthly fee waived with \$500 average balance <u>and</u> 12 signature-based check card transactions per statement cycle 	<ul style="list-style-type: none"> • Includes complimentary electronic banking services: check card, online banking with bill payment, mobile banking, e-Delivery with statements, notices and alerts • Overdraft protection available
High Yield Checking	Money Market Account	<ul style="list-style-type: none"> • \$10 monthly cost of service (waived for 60 days following conversion) • Monthly fee waived with \$2,500 minimum balance in statement cycle 	<ul style="list-style-type: none"> • Earn interest on your checking balance • Variable interest rate • Includes complimentary electronic banking services: check card, online banking with bill payment, mobile banking, e-Delivery with statements, notices and alerts • Overdraft protection available

Please note: At First Financial, simple interest is calculated on your collected balance and paid monthly.

For more details, see the enclosed **Terms and Conditions** booklet. For the date of conversion, please see the enclosed cover letter.

Personal Checking Accounts (continued)

For the name of your current account, please refer to your most recent account statement.

YOUR ACCOUNT AT FLAGSTAR BANK	YOUR NEW ACCOUNT AT FIRST FINANCIAL	BALANCE AND FEE INFORMATION	ACCOUNT HIGHLIGHTS
Flagstar 50	Preferred Account	<ul style="list-style-type: none"> • \$10 monthly cost of service (waived for 60 days following conversion) • Monthly fee waived with \$200 minimum balance in statement cycle 	<ul style="list-style-type: none"> • Exclusively for our clients age 50 and older • Custom wallet checks included • Includes complimentary electronic banking services: check card, online banking with bill payment, mobile banking, e-Delivery with statements, notices and alerts • Overdraft protection available
Flagstar eChecking	e-Account	<ul style="list-style-type: none"> • \$10 monthly cost of service (waived for 60 days following conversion) • Monthly fee waived with 20 check card transactions per statement cycle 	<ul style="list-style-type: none"> • Online banking, online bill payment and mobile banking required • Overdraft protection available

Please note: At First Financial, simple interest is calculated on your collected balance and paid monthly.

For more details, see the enclosed **Terms and Conditions** booklet. For the date of conversion, please see the enclosed cover letter.



Personal Savings Accounts

Your current savings account or money market account will convert to a similar account at First Financial Bank.

For the name of your current account, please refer to your most recent account statement.

Important Note: To make the transition to First Financial easy for you, and to give you time to evaluate your personal deposit account options, monthly service fees will be waived for 60 days after conversion.

For the name of your current account, please refer to your most recent account statement.

YOUR ACCOUNT AT FLAGSTAR BANK	YOUR NEW ACCOUNT AT FIRST FINANCIAL	BALANCE AND FEE INFORMATION	ACCOUNT HIGHLIGHTS
Statement Savings Account Statement Plus Savings	Everyday Savings	<ul style="list-style-type: none"> • \$250 minimum balance • \$5 monthly cost of service (waived with \$250 minimum balance) • \$5 monthly cost of service (waived for 60 days following conversion) 	<ul style="list-style-type: none"> • Variable interest rate for balances \$100 and greater • Available on combined statement with checking account
Holiday Club	Holiday Club	<ul style="list-style-type: none"> • No minimum balance requirement • \$5 early withdrawal fee • Transaction limits apply* 	<ul style="list-style-type: none"> • Variable interest rate • Convenient way to save for holiday expenses
Flagstar Money Market Account Loyal Savings Account Loyal Flagstar Money Market Smart Savings Direct Express Money Market	Money Market Savings	<ul style="list-style-type: none"> • \$7,500 minimum balance requirement • \$20 monthly low balance cost of service waived with \$7,500 balance (waived for 60 days following conversion) • Transaction limits apply* 	<ul style="list-style-type: none"> • Earn a market-based interest rate while having access to your funds • Monthly combined statement available with checking account
Health Savings Account	Health Savings Account	<ul style="list-style-type: none"> • \$500 minimum balance requirement • \$5 monthly low balance cost of service (waived for 60 days following conversion) 	<ul style="list-style-type: none"> • Variable interest rate • Used with qualified high-deductible health insurance plans

*Maximum of six transfers to another account or to third parties by preauthorized (ACH), automatic, telephone, draft, debit or checks (if applicable). In-banking center, ATM and transfers to pay a loan at our bank are unlimited, but subject to excessive withdrawal fees.

Please note: At First Financial, simple interest is calculated on your collected balance and paid monthly.

For more details, see the enclosed **Terms and Conditions** booklet. For the date of conversion, please see the enclosed cover letter.

Certificates of Deposit and IRAs

On the Monday following conversion weekend:

- CDs and IRAs will transfer to First Financial CDs and IRAs with comparable terms and no changes in maturity dates. Rest easy that accounts will continue with the same interest rate structure until maturity.
- First Financial will act as custodian of your IRA.

When your CD or IRA renews:

- You will receive a maturity notice approximately 14 days prior to maturity if the term of your account is one month or greater.
- Renewable CDs and IRAs will renew at comparable terms at the interest rate in effect on the maturity date, unless you instruct otherwise.
- For automatically renewing accounts with terms of one month or more, you will have a grace period of up to ten days after the date of maturity to determine if you would like to invest your funds differently, or allow them to renew.
- First Financial early withdrawal penalties will apply.
- First Financial terms and conditions will apply (see enclosed **Terms and Conditions** booklet).
- You will receive an end-of-year statement for your IRA.

Important highlights

- *CD accounts will continue with the same interest rate structure until maturity.*
- *Interest will be credited on the same schedule and paid in the same manner as before until maturity.*
- **If you receive your CD interest by check, this will continue at First Financial.** *Of course, you can choose to have your CD interest deposited directly to your First Financial spending (checking) or savings account.*
- *At First Financial, your deposits are insured by the FDIC up to the full amount allowed by law.*

Find out how FDIC insurance covers your accounts by visiting www.myfdicinsurance.gov.



Business and Commercial Accounts

In transferring your accounts, we have selected the First Financial accounts that are the closest match to your current services.

If you believe a different type of First Financial account would better meet your needs, **we'll make it easy for you to switch**. Please visit your local banking center or call us at 888.907.FIRST (888.907.3477).

For the name of your current account, please refer to your most recent account statement.

YOUR ACCOUNT AT FLAGSTAR BANK	YOUR NEW ACCOUNT AT FIRST FINANCIAL	BALANCE AND FEE INFORMATION	ACCOUNT HIGHLIGHTS
<ul style="list-style-type: none"> Simple Business Checking Advanced Business Checking Business Checking Account Premier Checking Account Small Business Select Checking Basic Business Checking Government Banking Checking 	Business First Checking	<ul style="list-style-type: none"> • No minimum balance requirement • No monthly service fee • First 300 transactions free; each additional transaction is \$0.25 	<ul style="list-style-type: none"> • A simple-to-use account with great value • Easily manage payments, deposits and payroll
<ul style="list-style-type: none"> Business Analysis Checking 	Commercial Analysis Checking	<ul style="list-style-type: none"> • Customized pricing based upon your cash management needs • A fee schedule will be provided upon request 	<ul style="list-style-type: none"> • Service charges are based on account activity • Accounts may be combined to reduce overall cost of activity • An earnings credit is provided to help offset activity fees • Monthly activity statement • Unlimited account access through online banking/cash management
IOTA/IOLTA	IOTA/IOLTA (Interest on Trust Account/Interest on Lawyers Trust Account)	<ul style="list-style-type: none"> • No minimum balance requirement • No monthly service fee; some transaction fees may apply • Must qualify to meet state requirements 	<ul style="list-style-type: none"> • Exclusively for attorneys, title insurance agents and their trust accounts • Interest paid on all balances

Please note: At First Financial, simple interest is calculated on your collected balance and paid monthly.

For more details, see the enclosed **Terms and Conditions** booklet. For the date of conversion, please see the enclosed cover letter.

Business and Commercial Accounts (continued)

For the name of your current account, please refer to your most recent account statement.

YOUR ACCOUNT AT FLAGSTAR BANK	YOUR NEW ACCOUNT AT FIRST FINANCIAL	BALANCE AND FEE INFORMATION	ACCOUNT HIGHLIGHTS
Business Money Market Account	Commercial Money Market Checking	<ul style="list-style-type: none"> • No minimum balance requirement • No monthly service fee • Transaction limits apply* • \$10 per check over three per month 	<ul style="list-style-type: none"> • Earn a market-based interest rate while having access to your funds • Higher interest rates for higher balances • Monthly statement
Business Package Savings Business Savings Plus	Commercial First Savings	<ul style="list-style-type: none"> • \$100 minimum balance requirement • \$5 monthly low balance cost of service • Excessive withdrawal charge: \$3 per withdrawal 	<ul style="list-style-type: none"> • Earn a market-based interest rate while having access to your funds
Sweep Account (Dreyfus)	Interest First Sweep	<ul style="list-style-type: none"> • No minimum balance requirement • \$55 monthly service fee • Interest rate based upon account balance 	<ul style="list-style-type: none"> • Earn interest on previously idle balances, along with a competitive interest rate • Receive full automation in movement of funds, both to the investment side or back to cover outstanding checks

*Maximum of six transfers to another account or to third parties by preauthorized (ACH), automatic, telephone, draft, debit or checks (if applicable). In-banking center, ATM and transfers to pay a loan at our bank are unlimited but subject to excessive withdrawal fees.

Please note: At First Financial, simple interest is calculated on your collected balance and paid monthly.

For more details, see the enclosed **Terms and Conditions** booklet. For the date of conversion, please see the enclosed cover letter.





If your commercial relationship transfers to First Financial Bank:

- *First Financial will designate an experienced commercial relationship manager for your account.*
- *You will soon receive a separate communication to introduce your relationship manager and provide additional information about the transfer of your commercial cash management relationships.*

First Financial offers accounts and services to cover all your business's financial needs.

Business and Treasury Management Services

- **Online Banking/Cash Management**
The easier and better way to manage your cash
 - Originate ACH and wire transfers
 - Download activity to financial software programs
 - Benefit from fraud protection
- **First Remote Deposit**
Electronic deposits – no need to leave your office to go to the bank
- **Lockbox**
Save money and time with efficient processing of your customers' payments
- **Fraud Control**
 - **Positive Pay** – an easy way to reduce your company's risk of check fraud while providing a daily reconciliation
 - **ACH Block** – reduce your company's risk of electronic payment fraud
- **Sweep accounts**
Earn interest on idle balances while reducing, and oftentimes eliminating, activity cost
- **Credit line sweeps**
Reduce your interest expense without reducing your cash flow

Business Checking and Savings

- **Business Banking Checking**
Basic business checking, with remote deposit, online banking/cash management, ACH and wire transfers
- **Business First Checking**
Issue checks, pay bills, make deposits and manage payroll with up to 300 transactions per month
- **Commercial Analysis Checking**
Enables businesses to maximize their earning potential while minimizing cost
- **Commercial Money Market Checking**
Get both liquidity and interest

International Services

- **International wires**
Reduce interest rate risk by transacting in local currency
- **Forward currency contracts**
Take advantage of favorable exchange rates and lock in a rate for future payments
- **International letters of credit**
For overseas vendor transactions

Business Loans and Lines of Credit

- **Commercial Real Estate Loans**
Purchases, refinances, development and construction
- **Term Loans**
Financing for equipment, business acquisition or debt refinancing
- **Lines of Credit**
Different options to provide working capital, help build up inventory, help carry accounts receivable or finance construction
- **SBA Loans**
Support for the small business community
- **Agricultural Loans**
For land, livestock, crops, equipment and machinery
- **Letters of Credit**
Help you conduct business with trading partners and vendors
- **Bridge Financing**
Bridges a gap until a specific business event helps you repay the loans
- **Equipment Financing**
Tailored loan and lease options specifically for business equipment
- **Franchise Financing**
Custom financing options for the franchised restaurant industry

Business Card Services

- **MasterCard® Multi Card**
The only integrated solution designed to handle all of your organization's purchasing, travel and fleet needs
- **Visa® Business Check Card**
Use your check card for in-store purchases, online ordering or for other expenses where a check card is accepted
- **eZBusiness**
Online management for business credit card accounts

Merchant Services

- **A wide range of full-service bank card processing alternatives**
Designed to strengthen your customer relationships and improve profitability



Explore First Financial's Online Business Resource Center!

Our online business resource center has helpful articles, valuable tools and financial news to build greater security for your business. Visit us online at www.bankatfirst.com/businesscenter.



Are you on the path to financial success?

First Financial Bank has a variety of online resources to help you build your budget, calculate loan payments, track your retirement goals and more. Our financial calculators at www.bankatfirst.com help you quickly and easily evaluate your financial goals to take another step on your path to success. To get started, visit our site at www.bankatfirst.com/calculators.

Retail loans – including mortgages, installment loans, home equity loans and home equity lines of credit – will not transfer to First Financial. Please continue to contact Flagstar Bank in connection with these accounts.

Do you need financing? Choose the First Financial loan that's right for you!

Installment Loans

Need to make a purchase? From new furniture to a new car or boat, a simple installment loan may be your answer. You'll find our flexible terms and competitive rates make that special purchase fast and easy.

- **Auto/Light Truck Loan**

We offer competitive rates, longer terms and automatic payment options. Use your existing title to borrow cash for a variety of purposes.

- **Recreational Vehicle**

Recreational vehicles include motorcycles, boats, personal watercraft, snowmobiles, campers, trailers and motor homes. We offer competitive rates and terms.

- **Certificate of Deposit Secured Loan**

This loan is secured by a First Financial Bank certificate of deposit, and is ideal for re-establishing credit.

Home Equity Line of Credit

A home equity line of credit can often be the perfect solution for large or unexpected expenses, giving you the freedom to borrow money against the equity in your home to pay for the things you need, when you need them. In a few easy steps, we can set you up with an equity line accessible by check. You'll find the interest rates are very competitive, and the interest may be tax-deductible.

Mortgage Loans

When you're ready to make a move, let us tell you about our mortgage choices. From adjustable and fixed-rate loans to construction loans and a variety of other options, we have a financial solution that is right for you.

Credit Cards

- **Visa® Platinum Card**

Enjoy low rates and generous credit lines with a Visa Platinum credit card. The Visa Platinum credit card is a variable-rate card with no annual fee.

- **Visa® Platinum Rewards Card**

Exceptional rewards for those who have earned them. The Visa Platinum Rewards Card includes the benefits of our platinum card along with our ScoreCard® Rewards program, which helps you turn credit card purchases into bonus points that you can redeem for merchandise, travel or experience rewards.

Comprehensive Wealth Management

First Financial Wealth Management has been creating and implementing comprehensive wealth solutions with personal attention and care for more than 80 years. Our seasoned professionals work with clients and their families to help manage the lifelong issues involved with accumulating, growing, preserving and eventually transferring your wealth.

We start with a holistic look at your financial situation and needs, including:

- **Wealth Planning:** We help you plan ahead by developing a comprehensive roadmap that can adjust to changes in your life – a new job, new marriage, health issues or retirement – without losing sight of where you want to be.
- **Portfolio Management:** Our experienced portfolio managers will create customized investment strategies that fit your needs, lifestyle and future goals.
- **Trust Services:** Over the years, you've done everything right. Saved diligently, invested wisely, made prudent financial choices. A trust allows you to protect the legacy you've created.
- **Brokerage Services*:** Feel confident working with a financial advisor who will help you implement a full range of investment services.
- **Retirement Plan Services:** We can help you and your business with retirement plan design, trust services, participant education, portfolio management services and plan consulting.

First Financial's team-based approach surrounds you with professionals who are skilled in their specialized areas to help you manage your wealth with confidence.

To learn more about First Financial Wealth Management, please call 800.606.0100 or visit www.bankatfirst.com

First Financial Wealth Management, a division of First Financial Bank, N.A., provides investment advisory, wealth management and fiduciary services. First Financial Wealth Management does not provide legal, tax or accounting advice. The products and services made available by First Financial Wealth Management:

- **Are Not FDIC Insured.**
- **Have No Bank or Federal Government Guarantee.**
- **May Lose Value.**

*First Financial Wealth Management is a division of First Financial Bank, N.A. and both are independent of Raymond James Financial Services. Securities offered through **Raymond James Financial Services, Inc.**, Member FINRA/SIPC, an independent broker/dealer, and are not insured by bank insurance, the FDIC or any other government agency, and are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal.



Questions?

Phone us at: 888.907.FIRST (888.907.3477)

Visit us at: www.bankatfirst.com/welcometofirst

E-mail us at: clientservice@bankatfirst.com

Access your accounts: online at www.bankatfirst.com
or by phone at 877.322.8100

We look forward to serving you.

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