

FIRST FINANCIAL BANK PRICING INFORMATION ADDENDUM

ANNUAL PERCENTAGE RATE (APR): Prime Rate plus 3.25% or 5.25% (maximum APR 25%; monthly periodic rate as of December 31, 2009 was .5416% or .7083% (corresponding APR 6.5% or 8.5%)). Your APR will vary with the market based on the Prime Rate. Any changes to the Prime Rate will be effective on the first day of the next billing cycle and will apply to new Purchases/Debits and Cash Advances and to the outstanding balance of your Account. If the monthly periodic rate (and corresponding APR) increases, the amount of the finance charge and the minimum payment due may increase.

PAYING INTEREST: If you pay your entire balance for Purchases/Debits within 25 days of the date of the first statement showing such charges and any previously billed finance charges for Cash Advances, no finance charges are incurred for such Purchases/Debits. You will pay a finance charge on Cash Advances from the date the advance is made until the advance is paid in full.

BALANCE COMPUTATION METHOD. We use a method called "average daily balance (including new transactions)." We take the beginning balance of your account each day, add any new Purchases/Debits or Cash Advances from the date of the transaction (or, at our option, a later date), and subtract any payments, credits, and unpaid finance charges. That gives us the daily balance. We then average the daily balances for the billing cycle and multiply that average by the monthly periodic rate.

TRANSACTION FEE FINANCE CHARGE ON CASH ADVANCES: 2% of the amount advanced (minimum \$5)

LATE PAYMENT FEE: \$34

OVER LIMIT FEE: \$34

RETURNED PAYMENT FEE: \$34

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FIRST FINANCIAL BANK MASTERCARD/VISA TERMS AND CONDITIONS AND BILLING RIGHTS NOTICE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

The USA PATRIOT Act has paved the way for financial institutions to help fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you is that when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

Your cooperation is appreciated when you open a new account or request a loan.

I. MasterCard/Visa Terms and Conditions

These Terms and Conditions and Notice ("Agreement"), the card carrier we send with your Card, any documents accompanying your Card, the brochure, and the application you signed or otherwise submitted govern the use of your MasterCard or VISA credit card account ("Account"). The card carrier, accompanying documents, brochure, and application are part of and incorporated into this Agreement. The word Card means a single MasterCard card or VISA card or two or more MasterCard cards or VISA cards and any renewal or substitutes issued for the Card. The words

you, yours, and Holder mean the applicant(s) and anyone else the applicant(s) permits to use the Card. The words we, us, our, and Issuer mean First Financial Bank, N.A., Hamilton, Ohio, and its successors or assignees.

- 1. USE OF CARD.** You can use your Card to buy or lease goods and obtain services or insurance (“Purchases”) wherever the Card is honored and to get instant cash loans (“Cash Advances”) from any financial institution that accepts the Card. You will owe us for all Purchases and Cash Advances charged by the use of the Card, plus any other charges (“Debits”) to your Account made under the terms of this Agreement, plus any finance charges, all payable in U.S. dollars and as required by this Agreement. The Card shall remain the property of Issuer, who may at any time revoke its use and demand its immediate surrender pursuant to Section 11 of this Agreement. You agree not to use your Card for any transaction that may be illegal, or any transaction in connection with Internet gambling.
- 2. CREDIT LINE.** Your Credit Line is listed on the documents accompanying your Card. Your Credit Line may be changed from time to time and your current Credit Line will be listed on your monthly billing statement. If you exceed your Credit Line at any time during a billing cycle, we may charge an over limit fee of \$34.00 to your Purchases/Debits Account.
- 3. STATEMENTS AND PAYMENTS.** If you have a balance on your Account, we will send you a monthly statement that will show, separately, your Purchases/Debits Account, your Cash Advance Account, finance charges to your Account, and the minimum payment due and the date the payment is due. You can pay all of your outstanding balance on your Card at any time, but you must make at least a minimum payment of 2% of your Account balance or \$10.00 (whichever is greater) plus any amount in excess of your Credit Line, within 25 days of the date of each monthly statement. You will be charged a \$34.00 late charge on your next monthly statement, if a minimum payment is not made within 35 days of the relevant statement closing date. If any check or any instrument given for payment on the Account is dishonored for any reason, a processing fee in the amount of \$34.00 will be imposed. Payments received on your Account will be applied to the balances due on your Account in any order we select.
- 4. FINANCE CHARGES ON PURCHASES/DEBITS.** If you pay your entire balance for Purchases/Debits within 25 days of the date of the first statement showing such charges and any previously billed finance charges for Cash Advances, no finance charges are incurred for such Purchases/Debits. If that balance is not paid in full within the required time, a finance charge will be added to your Purchase/Debits until they are paid in full, figured this way: We take the beginning balance of your Purchases/Debits each day, add any new Purchases/Debits from the date of the transaction (or, at our option, a later date), and subtract any payments, credits, and unpaid finance charges. That gives us the daily balance for your Purchases/Debits. We then average the daily balances for Purchases/Debits for the billing cycle and multiply that average by the monthly periodic rate.
- 5. FINANCE CHARGES ON CASH ADVANCES.** You will pay a finance charge on Cash Advances from the date the advance is made until the advance is paid in full, computed as follows: We take the beginning balance of your Cash Advances each day, add any new Cash Advances charged on that day, and subtract any payments, credits, and unpaid finance charges. That gives us the daily balance for your Cash Advances. We then average the daily balances for Cash Advances for the billing cycle and multiply that average by the monthly periodic rate.
- 6. TRANSACTION FEE FINANCE CHARGE ON CASH ADVANCES.** For any Cash Advance, you will be charged as a fee for the service 2% of the amount advanced, with a minimum charge of \$5.00 and no maximum charge. This fee includes all Cash Advances made inside any bank lobby or at an ATM machine.
- 7. MONTHLY PERIODIC RATE.** The variable monthly periodic rate for each billing cycle will be the sum of (i) the Prime Interest Rate (“Index”) as quoted in the Money Rates Table of The Wall Street Journal on the 10th business day of the previous month and (ii) X.XX%, divided by 12, with a maximum APR of 25%. The current monthly periodic rate for your Account is .XXXX% (corresponding APR of XX.XX%) as of December 31, 2009. Any changes to the Index will be effective on the first day of the next billing cycle and will apply to new Purchases/Debits and Cash Advances and to the outstanding balance of your Account. If the monthly periodic rate (and corresponding APR) increases, the amount of the finance charge and the minimum payment due may increase. If The Wall Street Journal ceases publication, we will select a new index and notify you of the change.

8. ANNUAL FEE. None

9. DEFAULT. You will be in default and we can demand immediate payment of the full balance due on your Account and cancel your Card if you don't pay an installment on time, die, file bankruptcy, become insolvent, exceed your Credit Line without permission or have given us false or incomplete information when you applied for your Card. Following your default, we will have all rights the law allows, including the right to cancel your Account and to accelerate payment of all amounts owing on your Account (that is, we may declare all amounts owing on your Account to be due and payable immediately or according to such accelerated payment schedule as we require). Unless required by law, we may take any of these actions without notice to you. If we have to refer collection of the Account to an attorney or have to determine the non-dischargeability of the debt in bankruptcy court, you will be responsible for our reasonable attorney fees and any court costs, if allowed by law. If we accelerate payment of your Account, the unpaid principal balance of your Account will bear interest until it is paid in full at a fixed rate equal to the annual percentage rate in effect on the date of acceleration.

10. LOST OR STOLEN CARDS. The Card is not transferable. You agree to notify us promptly if your Card is lost or stolen, or if you believe that someone used your Card without your permission. You may be liable for the unauthorized use of your Card. You will not be liable for loss that occurs after you notify us at the address on your monthly statement, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50. Contact us in writing at P.O. Box 70, Middletown, Ohio 45042, or by telephone at 1-800-221-8890. You may not use the Card or any other Cards in your possession with the same Account number after you have notified us, even if you get the Card back.

11. CANCELLATION. You may cancel your Card at any time by notifying us, in writing, and returning the Card cut in half. If we cancel your Card, you will destroy the Card by cutting it in half and will give it to us or our agent, or mail it to us. If the Account is cancelled or revoked, you will pay us the amount you owe us as required by this Agreement. Use of the Card after notice of its revocation is fraudulent and may subject Holder to legal proceedings.

12. LIABILITY. You will be liable individually and together for all Purchases/Debits and Cash Advances any of you make using the Card or Account and any finance charges incurred under this Agreement.

13. IRREGULAR PAYMENTS. We can accept late payments or partial payments, or checks and money orders marked with "Payment in Full" or similar language, without losing any of our rights under this Agreement. No payment will operate as an accord and satisfaction without our prior written approval. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount, must be mailed or delivered to 815 S. Breiel Blvd., P.O. Box 70, Middletown, Ohio 45042.

14. FOREIGN TRANSACTIONS. The Visa association and MasterCard International will convert any transaction in foreign currency into U.S. dollars using an exchange rate for the applicable central processing date that is (i) selected by the association from the range of rates available in wholesale currency markets, which rate may vary from the rate the association receives, or (ii) the government-mandated rate.

15. INFORMATION SHARING. We may provide Holder personal data to Visa U.S.A. and/or MasterCard International, its Members, or their respective contractors for the purpose of providing Emergency Cash and Emergency Card Replacement Services.

16. CREDIT REPORTS. If you believe that we have inaccurate information about you or may report or have reported inaccurate information about you to a consumer reporting agency, you may notify us at 815 S. Breiel Blvd., P.O. Box 70, Middletown, Ohio 45042. In doing so, please identify the inaccurate information and tell us why you believe it is inaccurate. If you have a copy of the report that includes the inaccurate information, please send a copy of the report to us as well.

17. WAIVER. We won't be considered to have waived our rights under this Agreement if we delay enforcing them.

18. **CHANGES IN TERMS.** Subject to the limitations of applicable law, we may at any time change, add to, or delete any of the terms and conditions in this Agreement, including, but not limited to, finance charge rates and fees and this Changes in Terms provision. Such changes may be based, in whole or in part, upon factors including, but not limited to, anti-fraud policies and procedures, your record of making timely payments and staying within the established Credit Line on your Account with us, your credit score, and information contained in your credit report. We will give you notice of any change, addition, or deletion as required by applicable law. As of the effective date, the changed terms will apply to new Purchases/Debits and Cash Advances and to the outstanding balances of your Account, unless prohibited by applicable law.

19. **GOVERNING LAW.** This Agreement will be governed by federal law applicable to a national bank and, to the extent not preempted by federal law, the laws of the state of Ohio without regard to its conflicts of law provisions. This Agreement has been accepted by Issuer in the state of Ohio.

20. **SEVERABILITY.** In the event that any provision of this Agreement is determined to be invalid or unenforceable for any reason, the remaining provisions will remain in effect.

21. **ENTIRE AGREEMENT; INTERPRETATION.** This Agreement constitutes the final expression of the credit agreement between you and us relating to your Account. The headings used in this Agreement are for the convenience of reference only and are not intended to define or describe the scope or intent of any portion of the Agreement.

22. **BILLING ERRORS.** See the Billing Rights Notice.

II. Billing Rights Notice

Your Billing Rights
Keep This Notice For Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. MasterCard and VISA are governed by time limits on disputes. It is important that you contact us immediately.

In your letter, give us the following information:

- (1) your name and account number;
- (2) the dollar amount of the suspected error; and
- (3) describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must

either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (1) you must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address, and
- (2) the purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

HOLDER: Your signature, including any electronic or digital signature, on any Application or on any sales slip or other evidence of indebtedness on your Account represents your signature on this Agreement.

ISSUER:

/s/Alan B. Druso

Alan B. Druso

Vice President

First Financial Bank, N.A., Hamilton, Ohio