



first financial bank

## Privacy Notice



**OPT-OUT:** *We will not share your nonpublic personal information with others as defined below. First Financial Bank, on your behalf, has exercised your right to opt-out under 12 CFR Part 40, Privacy of Consumer Financial Information.*

The basis of each customer relationship at First Financial Bank is built on trust. You have chosen to do business with First Financial Bank, and we guard that relationship with great care, beginning with the information you have chosen to share with us. That is why we have opted out for you as a matter of corporate policy. First Financial Bank does not share information about you outside of our First Financial Bank companies unless permitted by Title V of the Gramm-Leach-Bliley Act of 1999 and other applicable laws and regulations.

First Financial Bancorp., its family of financial services companies (“affiliates”) and employees are dedicated to protecting the privacy of your nonpublic personal information. We maintain information about you in order to provide you with the most effective and convenient access to our broad range of financial products and services. We want you to understand what information we collect, and how we use and protect it. This notice serves as a standard for all First Financial Bank employees for collection, use, retention and security of nonpublic personal consumer information.

### What Information We Collect

“Nonpublic personal information” is information about you that we obtain in connection with providing a financial product or service. Such information includes for example, account balance, income, assets, insurance premiums, payment history and overdraft history.

We may collect nonpublic personal information about you from the following sources:

- Information that you provide to us, such as on applications or other forms
- Information about your transactions with us, our affiliates or others, or
- Information from others, such as credit bureaus, real estate appraisers, and employers

### Our Security Procedures

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information to provide you products or services. We maintain physical, electronic and procedural safeguards to guard information.

### What Information We Disclose

First Financial Bank does not disclose nonpublic personal information about you to any companies that are not members of our corporate family (“third parties”), except as permitted by federal law, specifically Title V of the Gramm-Leach-Bliley Act of 1999. The confidentiality of your nonpublic personal information will continue to be maintained consistent with this privacy notice even if you decide to close your account(s), your account becomes inactive, or when you otherwise cease to do business with us.

First Financial Bank works with a variety of third parties to bring you financial services. We disclose information about you as necessary to fulfill these third party service agreements. For example, we may disclose information about you to third parties that assist us in servicing or maintaining your loan or deposit account, or other business relationship, such as printing checks or billing you for loan payments. We may also disclose information about you to governmental entities, such as sending annual income statements to the IRS, and to other third parties such as credit bureaus, or in response to subpoenas.

We may disclose all of the information we collect, as described above, to third parties that perform marketing services on our behalf or to other financial institutions, such as insurance providers, with whom we have joint marketing agreements in order to make a variety of financial services available to you. These third parties must agree to strict confidentiality provisions to assure the protection of your information.

Because we already limit the sharing of your nonpublic personal information as outlined above, no action is necessary on your part to limit such sharing.

#### **Fair Credit Reporting Act Disclosure**

We share information about you with our affiliates. Under the Fair Credit Reporting Act you may direct us not to share certain credit information with our affiliates. Examples of the kind of credit information that you may direct us not to share include the nonpublic personal information you provide in your application or that we obtain about you from nonaffiliated third parties such as credit bureaus. If you don't want such information shared you may write to us at First Financial Bank, Attn: Marketing, 4000 Smith Rd., Suite 400, Cincinnati, Ohio 45209 or call our Client Service Center at 877-322-9530. Please provide your name, address, social security number and account number(s). **(NOTE: If you have previously requested that we restrict such sharing you do not need to make another request.)** Your request not to share credit information does not include information we are permitted to share by law, such as information related solely to our experiences or transactions with you. Your account balance and payment history are examples of transaction and experience information that we are always permitted to share with our affiliates.

If you have joint accounts, we will treat a request by one party to the account as applying to all parties to the account. The information sharing restriction request(s) will apply to accounts that each account holder has in his or her own name and any joint accounts the individual may be named on.

#### **Do Not Call Provisions**

First Financial Bank honors the National and Indiana do-not-call-registries. From time to time, we may call you about additional financial products or services that may be of interest to you. If you would prefer not to receive a call from us, please write to us at the address below. You will remain in the bank's Do Not Call List until you notify us otherwise. Call us at 877-322-9530 or write to us at: First Financial Bank, Attn: Do Not Call, 300 High Street, Hamilton, Ohio 45011.

#### **First Financial Bank's Pledge to You**

We believe that your privacy should never be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both by adhering to the provisions of this privacy notice.

#### **Effective Date and Changes**

The effective date of this Privacy Notice is provided below. Any updates or changes to the Notice will be posted on our web site or you will be notified by mail. Consumers who are First Financial Bank customers will be notified of updates and changes in accordance with federal law.

#### **First Financial Bank Family of Companies**

First Financial Bank, N.A., First Financial Life Insurance, Inc., First Financial Insurance, Inc., Midwest Insurance Services, Inc., First Financial Capital Advisors, LLC  
*Some products and services offered by these companies may be subject to separate privacy policies. This policy will apply to your relationships with these companies unless you are notified otherwise.*

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