
Client Question and Answer Sheet

Q. What happened at Peoples Community Bank?

A. At close of business on Friday, July 31, 2009, the Federal Deposit Insurance Corporation (FDIC) was appointed the receiver of Peoples Community Bank after the Office of Thrift Supervision declared Peoples Community Bank closed. The FDIC quickly moved to protect depositors by arranging for a purchase and assumption transaction where all deposits and loans transferred to First Financial Bank..

Q. When is this taking effect?

A. This change occurred at 6:00p.m. on Friday, July 31, 2009.

Q. I don't know much about First Financial. Who are they?

A. First Financial Bank is a strong, stable bank committed to helping its clients be more successful. First Financial dates back to 1863 with the eighth oldest national bank charter in the country. With the Peoples locations we now have 101 banking centers in Ohio, Indiana and Kentucky, with over 50 in Greater Cincinnati. We pride ourselves on taking the time to listen to our clients and helping them find services to be more successful.

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.
- A broad array of financial products

Of course, you will also benefit from our tradition of local, personal service.

Q. Is my money safe?

A. Your accounts are now part of First Financial Bank, a strong bank that has earned high ratings from independent bank rating organizations. First Financial Bank has a "superior" rating from IDC Financial Publishing (www.idcfp.com) and an "excellent" rating from Bauer Financial (www.bauerfinancial.com). First Financial is a well capitalized and profitable bank that has the 8th oldest national bank charter in the United States.

Q. When will my accounts become First Financial accounts?

A. For now continue to do your banking business as usual. We expect to convert your current accounts to the first financial system in the fourth quarter of this year. As information becomes available, we will be sure to communicate with you.

Q. Where should I do my banking right now?

A. For now, please continue to bank as usual at former People's Community Bank locations using your current Peoples checks, check cards, and other transaction documents. You will recognize the same familiar banking center associates who will continue to take care of your banking needs.

Q. What if I need information regarding my account during the time Peoples Community Bank was in business?

A. Please contact an associate of First Financial Bank at your former Peoples Community Bank location for a copy of any records you may need.

Q. Can I do my banking at any former Peoples location as well as, any First Financial Banking Center?

A. You may bank at any former Peoples location just like always and your transactions will be processed as normal. Until your Peoples accounts convert to the First Financial system later this year, deposits and payments may be accepted only at the former Peoples locations.

Deposit Questions

Q. Will my deposits continue to be FDIC insured?

A. The accounts transferred to First Financial Bank, N.A. will be separately insured for at least six months after the merger. This grace period gives a depositor the opportunity to restructure the accounts, if necessary.

CDs from Peoples Community Bank are separately insured until the earliest maturity date after the end of the six-month grace 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.

Q. Can I continue to write checks, use my ATM/debit card or access online banking/bill pay?

A. You will be able to continue using your Peoples personal and business checks at this time, and have access to Peoples online banking and bill pay, and your Peoples ATM/debit card will continue to work.

Q. I received a check card from First Financial Bank and still have one from Peoples, which card should I use?

A. Please continue using your Peoples check or ATM card and safely destroy the card that was mailed to you from First Financial Bank. When your account converts to First Financial Bank, you will receive a new First Financial Bank card.

Q. Will I be charged if I use a First Financial Bank ATM?

A. As a former Peoples client you will have unlimited free access to use any First Financial Bank ATM.

Q. What do I do with the checks I received from First Financial Bank?

A. Please safely destroy any checks you received from First Financial Bank and continue using your Peoples Community Bank checks. When your account converts to First Financial Bank, you will receive new checks with our logo and First Financial Bank routing number.

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

A. All interest on insured deposits accrued through Friday, July 31, 2009 will be paid at your same rate. First Financial will be reviewing rates and will notify you if the rate changes on your CD or IRA.

Q. Will I incur an early withdrawal penalty if I close my CD before maturity?

A. No, you may withdraw funds from any transferred account without an early withdrawal penalty until you enter into a new deposit agreement with First Financial Bank. Entering into a new deposit agreement can be done by either renewing your CD or making a deposit to, or a withdrawal from, any of your account(s).

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 payments, your current service will continue without interruption. In addition, if you have automatic transfers between your deposit accounts, or automatic deductions of loan payments or other payments, these services will continue. If you need to change anything in the future, please contact or visit your former Peoples Community Bank location to make those arrangements.

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

A. Any recurring automatic payment deductions from your current deposit account will continue without interruption.

Q. Will my online banking service continue?

A. Your online banking service will continue without interruption. If you have set up automatic payment through the bill payment system, those will continue as well.

Q. A merchant will not honor my check, what can I do?

A. A copy of this document or the press release from www.fdic.gov can be provided since both documents state that deposits have been transferred and it is business as usual. Copies of this press release will be available at the bank. Depositors or merchants can also call the FDIC at 1.800.822.9247 or First Financial Bank at 888.907.First.

Q. What will happen to the checks which have not cleared my account?

A. Checks that were drawn on Peoples Community Bank that did not clear before the institution closed will be honored up to the available balance or the insured amount.

Q. Will Overdraft Protection for my checking account continue?

A. Yes, your Overdraft Protection service will continue.

Loan Questions

Q. What will happen to my loan with Peoples Community Bank?

A. First Financial Bank has assumed all loans of Peoples Community Bank. You should continue to make payments on your loan account as usual. If you have any questions regarding your loan(s) please contact the banking center where you originated your loan.