

October 16, 2009

Welcome to First Financial Bank

We are delighted to welcome you to First Financial Bank.

During the weekend of October 23, 2009, all checking, savings and money market accounts opened at the former Peoples Community Bank banking centers will be integrated into First Financial Bank's system.

In addition, certificates of deposit and loans opened at these banking centers will transfer to First Financial. You will receive a separate mailing about any of your CD or loan accounts that will be transferring to First Financial.

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

Beginning on Monday, October 26, you may bank at the 104 banking centers and 123 ATMs where you see a First Financial sign – including the former Peoples Bank locations. You will be able to take advantage of the expanded range of accounts and services we offer at First Financial. And, more importantly to your financial well-being, you will find us to be a committed partner on the path to your success – with the financial strength and stability to help you for the long term.

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, including new benefits and services available to you.
- The **Terms and Conditions** booklet gives you the terms and conditions that will govern your deposit accounts at First Financial, and the account fee schedules, including any miscellaneous fees.

At First Financial, you always have choices.

In preparation for transferring your accounts, we have selected the First Financial accounts for you that most closely match to your current services. If you see a different type of First Financial account that would better meet your needs, just let us know. To give you plenty of time to consider your options, we will waive:

- Monthly account service fees on accounts through January 31, 2010.
- Special handling and other fees on accounts through November 30, 2009.

Rest assured that your First Financial deposits continue to be safe, secure, and FDIC-insured up to the maximum amount allowed by law.

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

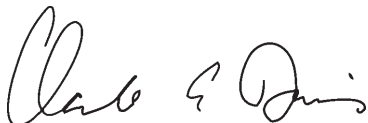
We support the communities in which we do business through charitable contributions, and our associates participate in significant volunteer activities. Our goal is to provide you with all the resources you need to achieve success, with a local, personal touch.

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/welcome.

We look forward to serving you.

Sincerely,



Claude E. Davis
President and CEO
First Financial Bank

P.S. – Beginning on Saturday, October 24, 2009, team members at former Peoples banking centers will have new email addresses using this format: firstname.lastname@bankatfirst.com.

Important Dates And Information About Accessing Your Accounts

ACCOUNTS WILL TRANSFER TO THE FIRST FINANCIAL BANK SYSTEM

Here is the schedule for the transfer of accounts:

Saturday, October 24, 2009

All of the former Peoples Community Bank locations will be closed as accounts are transferred to First Financial Bank.

Monday, October 26, 2009

Our client service teams at banking centers will be ready to help you with all of your financial needs during regular business hours.

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

Prior to Saturday, October 24, 2009

If you have a Peoples MasterCard Debit Card or ATM Card, we will mail you a new First Financial Visa Check Card or ATM Card as a replacement. You may activate your First Financial Visa Check Card by following the instructions that will come with it. The Personal Identification Number (PIN) for your First Financial Visa Check Card or First Financial 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.

Thursday, October 22, 2009

If you have not received your new First Financial Visa Check Card or First Financial ATM Card by October 22, please call 888.907.FIRST (888.907.3477).

Monday, October 26, 2009

You may begin using your new First Financial Visa Check Card or First Financial ATM Card for purchases and ATM access. Please destroy your Peoples Community Bank MasterCard Debit Card or ATM Card as it will no longer work after Sunday, October 25, 2009.

Please note: Your new First Financial Visa Check Card must be activated at an ATM before it can be used.

NEW FIRST FINANCIAL ONLINE BANKING

If you have an online banking relationship with the former Peoples Community Bank, it will transfer to First Financial during the weekend of October 23, 2009.

Friday, October 23, 2009

- Last day to send online banking payments or make real-time online transfers using the former Peoples Community Bank system.
- Any real-time online transfers scheduled to occur on the former Peoples Community Bank system after October 23 will be processed through the First Financial system.
- By this date, you should have saved and downloaded any important information from the former Peoples Community Bank Online Banking system as it may not be available to you after conversion.

Monday, October 26 at 8 a.m. ET

First Financial Online Banking and First Financial Online Bill Pay become available. Visit www.bankatfirst.com and enter the new online banking ID and temporary password that you will receive in a separate mailing if you are using Peoples Community Bank Online Banking today. If you are not using the service today, simply click on "Get Started Now" to register.