

January 29, 2010

We are pleased to have you as a First Financial Bank client and sincerely appreciate your business. Keeping you informed as we prepare to integrate the First Financial and Irwin Union banking systems is a priority for us. In this package you will find helpful information about what to expect over the next few weeks.

During the weekend of February 19, 2010, all accounts opened at the former Irwin Union Bank and Trust and Irwin Union Bank, F.S.B. (collectively, Irwin Union) banking centers will transfer to First Financial Bank – a strong and stable institution with a longstanding commitment to the communities we serve.

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

On Monday, February 22, you can bank at 117 banking centers and 141 ATMs where you see a First Financial sign – including the former Irwin Union banking centers. 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 through May 31, 2010.
- Special handling and other fees on personal accounts will be waived through March 31, 2010.

There will be no further changes to the terms or interest rates of any CD, IRA or consumer loan 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.

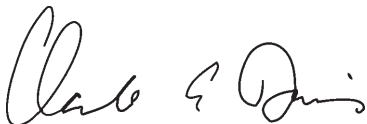
Committed to your success, and the success of your local community.

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/welcometofirst. We look forward to serving you.

Sincerely,



Claude E. Davis
President and CEO

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

IMPORTANT DATES AND INFORMATION ABOUT ACCESSING YOUR ACCOUNTS

Friday, February 19

The former Irwin Union banking centers will be open as usual.

Saturday, February 20

The former Irwin Union banking centers will be closed as accounts are transferred to First Financial Bank.

Monday, February 22

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

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

Prior to Tuesday, February 16

If you have an Irwin Union MasterCard Debit Card or ATM card, we will mail you a new First Financial Visa Check Card or ATM Card as a replacement. You can 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.

Tuesday, February 16

If you have not received your new First Financial Visa Check Card or First Financial ATM Card by February 16, please call 888.907.FIRST (888.907.3477).

Monday, February 22

You may begin using your new First Financial Visa Check Card or First Financial ATM Card for purchases and ATM access. Please destroy your Irwin Union MasterCard Debit Card or ATM Card as it will no longer work after Sunday, February 21, 2010. 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 Irwin Union, it will transfer to First Financial during the weekend of February 19, 2010. You will be able to access your accounts through First Financial Online Banking and will also have access to 90 days of account history for checking and savings transactions made at Irwin Union.

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

Friday, February 19

- This is the last day to send online bill payments or make real-time online transfers using Irwin Union Online Banking.
- Any online bill payments or real-time online transfers scheduled to occur on the Irwin system after February 19 will be processed through the First Financial system.
- By this date, you should have saved and downloaded any important information from Irwin Union Online Banking as it may not be available to you after conversion.

Monday, February 22 at 8 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 mailing.