

**IRWIN UNION BANK AND TRUST COMPANY - COLUMBUS, INDIANA
IRWIN UNION BANK, F.S.B. – LOUISVILLE, KENTUCKY
QUESTION AND ANSWER GUIDE**

FDIC CALL CENTER 1-800-528-4893

FDIC CALL CENTER HOURS OF OPERATION – ALL HOURS ARE EASTERN TIME

Friday, September 18	Until 9:00 PM
Saturday, September 19	9:00 AM – 6:00 PM
Sunday, September 20	12:00 PM – 6:00 PM
Thereafter:	8:00 AM – 8:00 PM

On Friday, September 18, 2009, Irwin Union Bank and Trust Company, Columbus, Indiana, was closed by the Indiana Department of Financial Institutions. On the same date, Irwin Union Bank, F.S.B., Louisville, Kentucky, was closed by the Office of Thrift Supervision. The Federal Deposit Insurance Corporation (FDIC) was then named Receiver (Receiver) for both institutions (hereinafter referred to as Irwin). Subsequent to the closure, First Financial Bank, National Association, Hamilton, Ohio acquired substantially all the deposits and assets of both banks from the Receiver. Any claims by equity holders were not acquired. Share price does not trigger a bank closing and was not the reason for Irwin's failure.

THE TOTAL BALANCE IN YOUR ACCOUNT(S) HAS BEEN TRANSFERRED TO FIRST FINANCIAL BANK AND WILL BE AVAILABLE FOR TRANSACTIONS DURING REGULAR BUSINESS HOURS AT THE FORMER IRWIN BRANCHES.

YOU MAY CONTINUE TO USE YOUR SAME CHECKS, ATM CARDS AND DEBIT CARDS UNTIL NOTIFIED.

ALL DIRECT DEPOSITS, INCLUDING SOCIAL SECURITY CHECKS, WILL CONTINUE AS USUAL.

1. [Account\(s\):](#) What about my account(s)?
2. [ATM/debit card and/or Billpay:](#) What about my ATM/debit card/Billpay account?
3. [Brokered Deposits:](#) I am a deposit broker or have brokered deposits. What do I do?
4. [Direct Deposits - Government Deposits:](#) Will my direct deposits continue?
5. [Existing Deposits at First Financial Bank:](#) Am I still insured with deposits in both banks?
6. [Interest Rates, Early Withdrawal Penalty:](#) Will I continue to earn interest at my existing rate? Will there be an early withdrawal penalty?
7. [Loans/mortgages:](#) What about my loan or mortgage?
8. [Loans in Process:](#) What if I had a loan in process?
9. [Media:](#) I represent a media outlet and would like to speak to a representative.
10. [Outstanding Checks:](#) What about checks that have not yet cleared my account?
11. [Safe Deposit Boxes:](#) What about my safe deposit box?
12. [Shareholders:](#) What about my stock?
13. [Transaction Types:](#) All Deposit Transfer versus Insured Deposit Transfer?
14. [Unpaid Bills:](#) I did some work for the bank and have not been paid. What should I do?

1. What about my account with Irwin?

If you had an account with Irwin, you now have an account with First Financial Bank, Hamilton, Ohio. All deposit accounts, which include checking, savings, money market, CDs and retirement accounts, have been transferred to First Financial Bank, regardless of the dollar amount. **No one lost any money on deposit in Irwin.**

Any withdrawal, renewal or additional deposits will “claim” your account(s). Please be advised that if there is no activity in your account in the next 18 months, that money will be escheated to FDIC.

Customers of both banks should continue to use their existing branches until First Financial Bank can fully integrate the deposit records of Irwin.

To forewarn you of any scams, please be advised that you will not receive any e-mail notification from the FDIC, the Receiver, or First Financial Bank to claim/unlock/unsuspend your account or to provide any private information. Please be watchful for and resist any such scams to obtain information from you by individuals or entities purporting to act on behalf of Irwin or the FDIC.

2. What about my ATM/debit card and/or bill paying with Irwin?

It will be business as usual. Your ATM/debit card will continue to work, and bill paying will work as it has in the past.

3. I am a deposit broker or have brokered deposits. What do I do?

As an All-Deposit Transfer transaction, the total of all deposit accounts, including brokered deposits, have been assumed by First Financial Bank.

Be advised, however, that from and after the date of closing, First Financial Bank will accrue and pay interest on deposit liabilities at a rate it shall determine; accordingly, First Financial Bank shall permit depositors, including brokered depositors, impacted by reduced rates to withdraw their deposits without penalty for early withdrawal. First Financial Bank will notify you if interest rates will change.

If you are a customer who has an Irwin deposit through a broker, you **must** contact your broker with any questions.

4. What will happen to my direct deposits?

Direct Deposits, including Social Security checks, will continue as normal.

5. I already have other deposit accounts with the new bank. When combined with balances at this bank, my deposits exceed \$250,000. Are all funds insured?

The accounts transferred to First Financial Bank 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 the failed 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.

6. Will I continue to earn interest at the same rate? Will I be charged an early withdrawal penalty?

Interest on all deposits accrued through Friday, September 18, 2009, will be paid at your same rate. First Financial Bank will review rates and notify you if interest rates will change.

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 your account.

7. What about my loan or mortgage with Irwin?

Your payment amount and due date are the same. If you are having your payment deducted from your account, it will continue as it has in the past. You should continue to make your checks payable as usual and send your payments to the same address.

8. What happens if I had a loan in process that had not closed or a line of credit not fully funded?

You should contact your loan officer. All prior contacts remain the same.

9. I represent a TV/Newspaper/Radio and would like some information.

Contact:
David Barr
202-898-6992 (office)
703-622-4790 (cell)
dbarr@fdic.gov

10. What about checks that I have written on my account with Irwin?

Your checks will clear up to the available balance in your account. You can continue to use your existing checks.

11. How can I claim the contents of my safe deposit box?

It is business as usual. You can go to your local branch and access your safe deposit box; however, no action on your part is required because of this transaction.

12. What about my shares of stock?

All shares of Irwin Union Bank and Trust Company and Irwin Union Bank, F.S.B. were owned by its holding company, Irwin Financial Corporation (NYSE: IFC). The holding company was not included in the closing of the bank or the resulting receivership. **If you are a shareholder, please do not contact or file a claim with the Receiver. You may contact the holding company directly for information as follows:**

Irwin Financial Corporation
Attention: Sue Elliott, Finance
Box 929
Columbus, IN 47201-0929
1-812-376-1909
Info@IrwinFinancial.com

13. Why do all deposits, insured or not, pass in some transactions but not in others?

The FDIC is required by law to employ the least-cost resolution measure for each failed financial institution. The most frequent result is for the FDIC to transfer only the insured deposits in a merger transaction. The FDIC has been able to transfer all deposits in about 25% of the failures over the past 15 years.

14. I did some work for the bank and have not been paid. What should I do?

All claims against either bank, together with proof of the claims, must be submitted in writing to the Receiver at the following address:

FDIC as Receiver for Irwin Union Bank and Trust Company
1601 Bryan Street
Dallas, TX 75201
Attention: Claims Agent

FDIC as Receiver for Irwin Union Bank, F.S.B.
1601 Bryan Street
Dallas, TX 75201
Attention: Claims Agent