

consumer credit cards



Card Type	Visa [®] Platinum Rewards ¹	Visa [®] Signature Rewards ¹	FC Cincinnati Visa [®] Platinum Rewards ^{1,4}
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Introductory Offer	Introductory 0% APR on purchases and balance transfers for the first 12 months following account opening. After that, the non-promotional purchase and balance transfer APR will apply. ²		
Annual Fee	\$0		
Balance Transfer and Cash Advance Fee	2% or \$10		
Foreign Transaction Fee	\$0		
Non Promotional Purchase and Balance Transfer APR ²	Prime + 8.74% to Prime + 14.74 based on credit worthiness		
APR for Cash Advances	Prime + 14.74%		
Rewards ³	Earn 1 point for every \$1 in purchases. Redeem points for cash, merchandise, gift cards, travel and more.	Earn 1.25 points for every \$1 in purchases. Redeem points for cash, merchandise, gift cards, travel and more.	Earn 3 points per dollar at grocery stores, 2 at restaurants, and 1 everywhere else. Redeem points for cash, merchandise, gift cards, travel and more.
Tap-to-Pay Technology	✓	✓	✓
Mobile Wallet Access: Apple Pay [®] , Samsung Pay [®] and Google Pay [™]	✓	✓	✓
Security and Account Alerts (transaction, balance, credit limit, payment is due and payment posted alerts)	✓	✓	✓
Visa's Zero Liability Policy ⁵ , Visa Warranty Manager Service Auto Rental Collision Damage Waiver and Travel Emergency Assistance Services	✓	✓	✓

¹Earn one point per dollar of spend on Visa Platinum with credit lines up to \$4,999. Credit lines of \$5,000 or more will be automatically upgraded to the Visa Signature Rewards card and earn 1.25 points per dollar of spend.

²Annual Percentage Rate (APR) will be 0% for all purchases made and balance transfers completed during the first 12 months after account opening ("Promotional Period"). Offer valid on purchase and balance transfers only. You cannot use cash advances, or balance transfers to pay on an existing balance on other First Financial Bank credit cards or loans. No interest will be due on purchases made and balance transfers completed during the Promotional Period, if the purchases and balance transfers are paid in full prior to the end of the Promotional Period. After the Promotional Period ends, the APR will be your current annual percentage rate, which may vary with the market based on Prime rate. A 2% fee (min \$10) applies to all balance transfers.

³Points are earned based on qualifying net purchases using your First Financial Visa Platinum Rewards Credit Card. Qualifying purchases are defined as purchases minus returns and/or other related credits. The account must be in good standing to earn points. Accounts do not earn points for cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind. Credits to your account (such as returns of purchases) will reduce the points available in your account. Points expire after 60 months. Subject to credit approval. See full rewards terms and conditions for the Visa Platinum Rewards Credit Card at bankatfirst.com/personal/borrow/credit-cards.html.

⁴Ticket discounts valid for select home games and sections while supplies last. Specialty items, like jerseys and cleats, are excluded from the discount. Merchandise discount is not available at the stadium on game days. To receive the discount, present your FC Cincinnati Credit Card or FC Cincinnati Debit Card at the team store, the box office, or enter FFB513 in the "Promo Code" field for online orders.

⁵Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. Individual replacement fund amounts are provided on a provisional basis and may be withheld, delayed, limited or rescinded by your issuer based on factors such as negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. You must notify First Financial immediately of any unauthorized use. Transaction at issue must be posted to your account before replacement funds may be issued.

⁶FC Cincinnati Credit and Debit Card holders will receive one \$12 credit deposited to their linked First Financial Bank checking account or returned as a credit to their FC Cincinnati Credit Card within 7-10 business days, when they use their FC Cincinnati branded card to make a food or beverage purchase inside TQL stadium. Limit one \$12 credit per home game per card up to \$24. Offer valid for all FC Cincinnati Home Games played at TQL Stadium. Purchases in team shop do not apply. Clients who have both the FC Cincinnati Debit Card and FC Cincinnati Credit Card are eligible to receive the First Drink promotion of a \$12 credit per card per home game. We may deduct all, or a portion of any awarded \$12 credit if a food or beverage purchase transaction is refunded/returned, when your total food or beverage purchase amount does not exceed \$12, or in cases we believe fraudulent activity has occurred. First Financial Bank reserves the right to change or end this offer at any time. Accounts subject to Online Services User Agreement. All deposit accounts are subject to the Terms and Conditions, Special Handling/Electronic Banking Disclosure of Charges, and possibly other disclosures.

A qualifying transaction shall mean every transaction that is charged to your eligible Visa Platinum credit card covered by the Rewards Program. No points are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your account. Points, once earned, are valid up to 60 months and expire each March thereafter. All credit cards are subject to credit review and approval. A First Financial Bank deposit account is required for approval on lines over \$5,000.



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business credit card



	Visa [®] Business	Visa [®] Business Rewards	Visa [®] Business w/ Rebate ⁴
Annual Fee	\$0	\$0	\$0
Cash Advance Fee	\$0	\$0	\$0
Foreign Transaction Fee	\$0	\$0	\$0
APR ¹	Prime + 6.74%	Prime + 8.74%	Prime + 6.74%
Rewards ²		Earn 1 point for every dollar of spend. Redeem points for cash back, merchandise, gift cards, statement credits and travel.	Receive 1% on monthly net spend for the first \$39,999. Receive 1.25% on monthly net spend amount over \$40,000
Mobile Wallet Access: Apple Pay [®] , Samsung Pay [®] and Google Pay [™]	✓	✓	✓
Tap-to-Pay Technology	✓	✓	✓
Security and Account Alerts (transaction, balance, credit limit, payment is due and payment posted alerts)	✓	✓	✓
Online Account Access for the business and employees	✓	✓	✓
Flexible Billing Options (payment date, corporate and individual bill)	✓	✓	✓
Visa's Zero Liability Protection ³	✓	✓	✓
Visa Purchase Security, Extended Protection, Auto Rental, Travel & Travel Emergency Benefits	✓	✓	✓

¹APR=Annual Percentage Rate. APR varies with the rate based on the market and is subject to change without notice.

²Points are earned based on qualifying net purchases using your First Financial Visa Business Rewards Credit Card. Qualifying purchases are defined as purchases minus returns and/or other related credits. The account must be in good standing to earn points. Accounts do not earn points for cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind. Credits to your account (such as returns of purchases) will reduce the points available in your account. Points expire after 60 months. Subject to credit approval. See full rewards terms and conditions for the Visa Business Rewards Credit Card at bankatfirst.com/personal/borrow/credit-cards.html.

³Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. Individual replacement fund amounts are provided on a provisional basis and may be withheld, delayed, limited or rescinded by your issuer based on factors such as negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. You must notify First Financial immediately of any unauthorized use. Transaction at issue must be posted to your account before replacement funds may be issued.

⁴Must spend \$10,000 or more per billing cycle to qualify for rebate. Rebate is paid out monthly via a statement credit when qualified.



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