



2021 Written Comments



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 3/22/2021

Banking Center/Department Name: Digital Support Services

Submitted Via: Email

Type of Issue/Complaint

Issue: Branch / Office Atmosphere

Date Received: 3/22/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch / Office Atmosphere

Description of Issue

Client email states: "Well I'm glad you closed both the banks closest to our home and now the one in Trenton closes at 5 on Friday. That's awesome. Now I have to make special arrangements just to make it to the bank. Thanks for screwing us over again."

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

March 26, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding the hour changes at our Trenton Banking Center. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 6/25/2021

Banking Center/Department Name: Troy Main BC

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch / Office Atmosphere

Date Received: 6/25/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch / Office Atmosphere

Description of Issue

Spoke with client in regards to the Main office closing at 5pm on Fridays. Client does not believe we are taking into account those who work later than 5pm on those days. Client asked that I pass that on to the higher ups in regards to the issue. Client would be open to a phone call, as well.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

June 29, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently attempted to contact you regarding regarding the hours at our Troy Main Banking Center. If you have any questions on this matter or feel as though your concern has not been resolved or addressed, please contact our Client Service Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time.

Thank you again for bringing this matter to our attention. We apologize for any inconvenience and concern this situation caused you.

We appreciate your interest in letting us know how we can improve our service and look forward to better assisting you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 7/14/2021

Banking Center/Department Name: Rushville BC

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch / Office Atmosphere

Date Received: 7/14/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch / Office Atmosphere

Description of Issue

Client has several business accounts with us. Client is very upset about losing the ITM at Foster Heights. The only reason the client switched to First Financial a few years back is because the client was able to make deposits later than 5 o'clock and still be on that day's business. The client is wondering if the ATM at the branch will be converted to an ITM or if another ITM will be placed on the North side of town. If not, the client says they will pull all of their accounts.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

July 15, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding the Foster Heights ITM . We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 7/19/2021

Banking Center/Department Name: Interactive Teller

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch / Office Atmosphere

Date Received: 7/19/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch / Office Atmosphere

Description of Issue

The clients use the Foster Heights ITM regularly and it is being removed due to the building being sold. Clients would like to complain that this is an inconvenience for them. They like the later hours that the ITM is open and do not like driving all the way downtown in Rushville traffic to go to the other branch, which does not stay open late.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

July 19, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding the Foster Heights Interactive Teller Machine removal. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 7/15/2021

Banking Center/Department Name: Interactive Teller

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch / Office Atmosphere

Date Received: 7/15/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch / Office Atmosphere

Description of Issue

Client came through our Foster Heights ITM this morning to do their banking. There is signage posted that the ITM will be permanently closed on 7/20, and the client was inquiring about this. We explained that the building had been sold and the decision to close the ITM had been made. The client was upset because they love to use the ITM for all of their banking needs and likes the convenience of our hours of operation. I did call the client back and explain that these decisions are not made without careful consideration and that it was not our intention to inconvenience our clients in any way. The client explained that they would miss all the Video Bankers since they consider us their "branch", and it will be strange not to see them anymore. The client stated that if we could overturn this decision in any way, they

would appreciate it. Or if there could be an alternative solution, such as moving the machine to another location close by so they could still use it, that would be great.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

July 15, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding the closure of our Foster Heights ITM. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 7/22/2021

Banking Center/Department Name: Consumer Support Center

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch / Office Atmosphere

Date Received: 7/22/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch / Office Atmosphere

Description of Issue

The client lives in Rushville, IN and regularly used the ITM that was in Rushville. The client stated that the ITM was removed recently and they would like it put back. Client stated that the hours of the ITM were convenient for them since they work during bank hours.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

July 23, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received and addressed your concern regarding the removal of the Foster Heights ITM. If you have any questions on this matter or feel as though your concern has not been resolved or addressed, please contact our Client Service Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time.

As a trusted financial institution, we strive to deliver high-quality service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we can improve our service and look forward to better assisting you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 8/2/2021

Banking Center/Department Name: Digital Support Services

Submitted Via: Live Chat

Type of Issue/Complaint

Issue: Branch / Office Atmosphere

Date Received: 8/2/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch / Office Atmosphere

Description of Issue

The client is upset with the St. Leon hours changing. Please see chat thread below.

First Financial Bank associate: Hello! How may I assist you today?

Client: Hello. I just wanted to express my dissatisfaction and concern about Friday hours, closing at 5:00 instead of 6:00. If you could just pass this on to whoever made the decision. You need to have one night open beyond 5:00 for us working folks. I'm was shocked after all of these years. Thanks for passing it on! I would appreciate it.

First Financial Bank associate: Thank you for expressing your concerns. I'm happy to pass your feedback along. Do you have any other questions or concerns at this time?

Client: No - Thank you very much!

First Financial Bank associate: You're welcome! Thank you for choosing First Financial Bank. Have a great day!

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

August 2, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding the banking center hours. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 11/22/2021

Banking Center/Department Name: Lawrenceburg BC (Closed)

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 11/22/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

The client is not happy about the Lawrenceburg Office closing and is very frustrated and refuses to drive to the Aurora Office in the afternoon. Traffic is horrible and it will take a lot of time to go there and back.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

November 26, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding our Lawrenceburg Banking Center closure. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 11/12/2021

Banking Center/Department Name: Consumer Support Center

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 11/12/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

Client is very unhappy about the Alexandria branch closure. The client is stating that there are so many Amish clients with First Financial that are going to have to move banks because they cannot take their buggies all the way to New Castle. The client stated that they are willing to do anything they can to keep that branch open.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

November 15, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding the Alexandria Branch closure. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202





first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 11/12/2021

Banking Center/Department Name: Consumer Support Center

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 11/12/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

Client wanted to file a complaint regarding the Alexandria branch closure. The client stated the branch had a personal touch and we're taking it away. The client expressed that this is an inconvenience and they would like this overturned.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

November 12, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding the closing of the Alexandria Banking Center. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 11/16/2021

Banking Center/Department Name: Digital Support Services

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 11/16/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

Client is upset the Alexandria branch is closing.

Additional Comments

This was an anonymous complaint.



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 11/16/2021

Banking Center/Department Name: Digital Support Services

Submitted Via: Email

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 11/16/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

The client sent two Contact Us forms via bankatfirst.com. Comments stated:

“Very disappointed with your so-called business decision to just up and close the Alexandria branch. Totally ridiculous to close a busy branch and relocate everything 40 miles or more away. Will be looking to do business with a company that cares. Not you.”

“How horrible can a company be to just up and close a bank that is awesome and filled with awesome staff? And then send a letter that is just cold as ever? Then to hear none of the awesome staff you have is even offered a job in one of your other locations.”

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

November 17, 2021

Dear Client:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding the closing of the Alexandria Banking Center. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 11/17/2021

Banking Center/Department Name: Retail Banking

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch / Office Atmosphere

Date Received: 11/17/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch / Office Atmosphere

Description of Issue

Client is unhappy with us shutting down the Hagerstown Branch as they now have to drive 20 miles to the next banking center. Client would like someone to contact them.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

November 23, 2021

Dear Client:

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all our clients.

You recently contacted us to express your dissatisfaction with the closure of our Hagerstown Banking Center. We understand your concern and appreciate having you as our client.

Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at bankatfirst.com for more information.

As a trusted financial institution, we strive to deliver the highest level of service to all our clients. We apologize for any inconvenience this has caused you.

Please feel free to contact our Client Service Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank
255 E. Fifth Street
Cincinnati, OH 45202



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 11/30/2021

Banking Center/Department Name:

Submitted Via: Letter

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 11/30/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

Please see the letter below concerning the closing of the St Leon BC.

Additional Comments

I disagree with decision to
close the St Leon Bank

This bank was opened under the name
Peoples Trust. The people of the area
welcomed the new bank. The old Trust has
the same people like

This bank has been staffed by people who
friendly and honest people

It not convenient for community to go to
Brighton for banking

I believe the decision to close St Leon bank was
made at a desk with a map used to make the
decision

It is my hope that Finance will take a
second look. We are a community of People

The (something firm) perhaps the letter talked
about is an open advertisement. Community banking
is service business

I have a bit interest with CTS - connect with
the St Leon Bank taken as 2nd bank



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

December 1, 2021

Dear Client:

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all of our clients.

You recently contacted us to express your dissatisfaction with the closure of our St. Leon banking center. We understand your concern and appreciate having you as our client.

Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at bankatfirst.com for more information.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience this has caused you.

Please feel free to contact our Client First Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank





first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 12/24/2021

Banking Center/Department Name: Lawrenceburg BC (Closed)

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 12/24/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

Client has been with the bank for 25 years and does not drive down to Aurora. The client is not happy that they are closing the Lawrenceburg branch. The client said it is way too far to drive, especially in traffic. The client would like a call so they can discuss this issue.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

December 30, 2021

Dear Client:

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all of our clients.

You recently contacted us to express your dissatisfaction with the closure of our Lawrenceburg banking center. We understand your concern and appreciate having you as our client. As a follow-up, our Regional President spoke with you on December 29th.

Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at bankatfirst.com for more information.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience this has caused you.

Please feel free to contact our Client First Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 12/24/2021

Banking Center/Department Name: Lawrenceburg BC (Closed)

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 12/24/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

Client is not happy about the Lawrenceburg branch closing.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

December 27, 2021

Dear Client:

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all of our clients.

You recently contacted us to express your dissatisfaction with the closure of our Lawrenceburg banking center. We understand your concern and appreciate having you as our client.

Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at bankatfirst.com for more information.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience this has caused you.

Please feel free to contact our Client First Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 12/24/2021

Banking Center/Department Name: Lawrenceburg BC (Closed)

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 12/24/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

Client is not happy about the Lawrenceburg branch closing.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

December 27, 2021

Dear Client:

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all of our clients.

You recently contacted us to express your dissatisfaction with the closure of our Lawrenceburg banking center. We understand your concern and appreciate having you as our client.

Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at bankatfirst.com for more information.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience this has caused you.

Please feel free to contact our Client First Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank



first financial bank

First Financial Bank Complaint Form

Bank Information

Date: 12/24/2021

Banking Center/Department Name: Lawrenceburg BC (Closed)

Submitted Via: Verbal

Type of Issue/Complaint

Issue: Branch Closure

Date Received: 12/24/2021

Issue Comments

Entity sending issue: Client

Does Issue allege Discrimination? No

Does Issue allege an Unfair, Deceptive Act, or Practice? No

Product/Service Issue: Branch Closure

Description of Issue

Client is not happy about the Lawrenceburg branch closing.

Additional Comments



first financial bank

225 Pictoria Dr. Ste 800
Cincinnati, OH 45246

December 27, 2021

Dear Client:

Thank you for taking the time to contact First Financial Bank. Bringing this issue to our attention will give us the opportunity to be more effective in serving all of our clients.

You recently contacted us to express your dissatisfaction with the closure of our Lawrenceburg banking center. We understand your concern and appreciate having you as our client.

Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at bankatfirst.com for more information.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience this has caused you.

Please feel free to contact our Client First Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department
Risk and Compliance Design
First Financial Bank