

PERSONAL PRODUCTS & SERVICES

Checking Accounts	
Simple Checking	Enhanced Checking
NoWorry Checking	Premium Checking
Private Client Checking	

Savings Accounts	
Simple Savings	f1RST Paired Savings
Individual Development Savings	Certificate of Deposit
HSA (Health Savings Account)	Premium Money Market
Enhanced Money Market	Secured Savings
Private Client Money Market	

Credit Cards	
Visa Platinum Rewards	Visa Signature
Visa FC Cincinnati	Visa Platinum
Secured Credit Card	

Personal Loans	
f1RST Quick Loan	f1RST Balance Boost
Credit Achiever	Unsecured Line of Credit
Savings Secured Line of Credit	Savings Secured Loan

MORTGAGE LENDING		
Traditional Loans		
Fixed Rate	Adjustable Rate	
Low Downpayment & Low Closing Cost Loans		
Dream Builder	Community Builder	CHAMP
Specialty Loans		
Jumbo	Physicians & Professionals	f1RST Community Heroes
NPRA (Non-Permanent Residential Alien)		Lot Loan
Construction Lending		
Construction Loans	Bridge HELOC	
Government Loans		
FHA	VA	USDA

Additional Lending	
Home Equity Installment Loan	Home Equity Line of Credit
Bridge HELOC	Auto / RV / Boat Loan
Drive Ahead	

Yellow Cardinal Advisory Group

Trust Administration & Estate Settlement Services	Retirement Plan Services
Financial Planning	Investment Management

*Investment products not FDIC insured.

Yellow Cardinal M&A Services, Inc.

Merger & Acquisition Advisory Services	Business Succession Planning
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BUSINESS PRODUCTS & SERVICES

BUSINESS CHECKING PRODUCTS

Business Checking	Business Interest Checking
Specialty Accounts	
Analysis Checking	Hybrid Analysis Checking
IOTA and IOLTA	Estate / Estate + Checking
Public Funds Checking Accounts	
Public Funds Checking	Public Funds Interest Checking

Business Savings Accounts

Business First Savings	Business Money Market
Business Certificate of Deposit	Public Funds Savings / Money Market / CD

Business Credit Cards

Visa Signature Business Cash Back Credit Card	Visa Business Credit Card
Visa Pay-in-Full Rebate Credit Card	Expense Management*

Business Lending & Financing

Revolving Lines of Credit	Unsecured Lending
Equipment Leasing & Financing	Real Estate Lending
Commercial Construction	SBA Loans
Specialty Lending Services	
Asset-Based Lending	ESOP Lending
Food & Agribusiness Loans	Sponsor Finance

Treasury and Business Services

Payables & Receivables	Sweep Account Services
International Services / Capital Markets	Remote Deposit Capture
Lockbox Services	Merchant Services*
ACH Origination Services	Account Reconciliation Services
Wire Origination Services	Integrated Payables & Receivables*
EDI Reporting	Fraud Control Services

*Referral Partnerships

Employee Services	
HSA (Health Savings Account)	Retirement Plans
f1RST WORKlife Program	

DIGITAL SERVICES	
Online & Mobile Banking	eStatements
Mobile Deposit	Bill Pay
Money Management Tools	Account & Security Alerts
Zelle person-to-person payments	Digital Wallet

OTHER SERVICES / PRODUCTS

Safe Deposit Boxes	ATM / Debit Cards
Notary Public Services	Wire Transfer
Telephone Banking	Online Account Opening
Night Depository Services	Coin Counting
Merchant Services (businesses only)	Money Orders & Official Checks
Courtesy Cash Overdraft Program	Financial Education
Money Management Tools	Insured Cash Sweeps
Control Accounts	Investment Sweeps

Client Services Telephone Number: 877-322-9530

The following information, unless otherwise noted, applies to all checking, savings and money market accounts.

Payment & ATM Related Services	Charge Amount	Frequency
ATM Service Fee (at non-First Financial Bank or Allpoint ATMs)	\$3.25	Per Transaction ¹
Money Order	\$3.00	Per Money Order ²
Official Check	\$5.00	Per Official Check ²
International Drafts	\$20.00	Per Item
Wire Transfer – Outgoing – Domestic or International	\$30.00	Per Wire ³
Stop Payment	\$25.00	Each
Loan Payment Returned Check	\$20.00	Each
Checks (For pricing, visit your local branch or call 877-322-9530)	Varies by style	Per Order
Deposit Related Services		
Wire Transfer – Incoming – Domestic or International	\$15.00	Per Wire ³
Returned Deposited Item Fee - Returned ACH/Check	\$19.00	Per Item ⁴
Returned Deposited Item Fee - Returned ACH/Check for Illinois	\$4.50	Per Item ⁴
Redeposited Item Fee (If Requested by Client)	\$19.00	Per Occurrence
Foreign Check Collection Fee	\$25.00	Per Occurrence
Overdraft Related Charges		
Overdraft Protection Transfer Fee (Dynamic Transfer)	\$0.00	No Charge
Overdraft Protection Transfer Fee (Ready Reserve)	\$5.00	Per Daily Transfer ⁵
Overdraft Fee-Paid Item (Maximum of 2 Items/Day)	\$25.00	Per Item ⁶
Overdraft Collection Fee	\$50.00	Per Collection Event ⁷
Inactive, Closed Account and Special Processing ⁸		
Dormant Account Fee	\$5.00	Per Month ⁹
Early Account Closing Fee (< 6 months)	\$25.00	Each
Closing IRA to another Financial Institution	\$25.00	Each
Escheatment Fee	\$20.00	Per Occurrence
Bureau of Support Payment Processing Fee (Child Support)	\$5.00	Per Payment
Tax Levy/Garnishment	\$20.00	Per Garnishment
Paper, Printing and Research		
Paper Statement Fee	\$3.00	Per Statement Cycle
Return Statement Fee	\$5.00	Per Statement
Copy of Current Statement or Transaction History	\$5.00	Per Statement
Copy of Yearly Statement or Yearly Transaction History	\$25.00	Per Request
Reproduction of Year-End Interest Information	\$5.00	Per Request
Reconciliation (May vary based on request)	\$25.00	Per Hour (1 Hour Minimum)
Research (May vary based on request)	\$25.00	Per Hour (1 Hour Minimum)
Account Verification	\$10.00	Each

All deposit accounts are subject to the Terms and Conditions of Your Account, Special Handling/Electronic Banking Disclosure of Charges, and possibly other disclosures. Any change in fees will be made in accordance with Federal and State Law.

Processing

If a service charge/fee is scheduled to be assessed on a Saturday, Sunday, or holiday, the service charge/fee will be posted on the business day prior at the end of the day.

Disclosures

1. Transactions include balance inquiries and cash withdrawals made at an ATM not included in the First Financial or Allpoint ATM networks. Other ATM network owners may also assess a usage fee.
2. Fee is waived when item is originated from a Premium Checking account.
3. Fee is waived for Domestic Wire Transfers when originated from Premium Checking account.
4. An item may be presented multiple times for payment if the initial or subsequent presentment is rejected due to insufficient funds or other reason (representation). Each presentment is considered an item and may be charged.
5. The Overdraft Protection Fee (Ready Reserve) will not be charged for client-initiated transfers performed online, via telephone or in person. There is no charge for Overdraft Protection transfers from another deposit account – only from a Line of Credit or Ready Reserve account.
6. If your item is returned/declined by us, your account is overdrawn by \$25 or less when items are presented for Permanent Payment OR your paid item(s) is \$1 or less, you may not be assessed an Overdraft Fee. See “Overdrafts, Courtesy Cash, Courtesy Cash Plus, and Fees” section in the Terms and Conditions of Your Account for more information.
7. A Collection Event occurs when an account is charged off. Accounts are charged off and an Overdraft Collection Fee is assessed between 45 to 60 days when the account maintains a continuous negative balance during that time. If the negative balance resulted solely from account service fees, the applicable service fees may be refunded, and the account closed prior to a Collection Event. If we believe fraud has occurred (whether by you or others), your account may be closed and appropriate reporting or collections remedies may occur prior to 45 to 60 consecutive calendar days.
8. If an account remains at a \$0 balance for 60 or more consecutive calendar days, it may be closed due to inactivity.
9. An account becomes dormant when there has been no activity over a defined period of time. For checking accounts, this period of inactivity is equal to 1 year; For savings accounts, this period of inactivity is equal to 3 years. The Dormant Account Fee does not apply to NoWorry or NoWorry Rebuild Checking Accounts.

Commercial Clients

This Special Handling/Electronic Banking Disclosure of Charges may be modified by other agreements you have with us, or other products you purchase from us, including but not limited to Treasury Management services.

Client First Center Phone Number: 877-322-9530