

# Welcome



**first**  
first financial bank

Preparing you for your  
upcoming transition to  
First Financial Bank

# Company History

A success story since 1863.

- 1863** The First National Bank of Hamilton opens in Hamilton, Ohio following the passage of the National Bank Act.
- 1887** The Bank moves into its new location at the corner of Third and High Streets in Hamilton, Ohio, a location that continues to serve as a banking center for First Financial Bank.
- 1923** The Bank opens a trust division, and changes its name to the First National Bank and Trust Company, beginning our strong history in trust services.
- 1980** The First National Bank of Southwestern Ohio is formed by the merger of the First National Bank of Hamilton and the First National Bank of Middletown, paving the way for additional bank acquisitions.
- 1983** First Financial Bancorp. is formed as a bank holding company for 15 banks, including the First National Bank of Southwestern Ohio, operating a total of 106 branches in Ohio, Indiana, and Michigan.
- 2002** First Financial Bank is formed with the merger of the First National Bank of Southwestern Ohio and Hebron Deposit Bank, another affiliate bank of First Financial Bancorp.
- 2004** First Financial Bank and First Financial Bancorp. welcome Claude Davis as the new President and Chief Executive Officer.
- 2006** By 2006, all bank affiliates of First Financial Bancorp. are merged into the single national bank charter of First Financial Bank with a new client-centric focus.
- 2009** First Financial Bank acquires the assets, including 30 branches located in Ohio and Indiana, of Peoples Community Bank, Irwin Union Bank and Trust, and Irwin Union Bank. First Financial Bank more than doubles in size.
- 2011** First Financial Bancorp. moves its corporate headquarters to downtown Cincinnati, Ohio. First Financial Bank acquires an additional 38 banking centers in two transactions.
- 2014** First Financial Bank acquires The First Bexley Bank, Insight Bank, and Guernsey Bank, all located in Columbus, Ohio.
- 2015** First Financial Bank acquires Oak Street Funding, a specialty lending company lending to insurance agencies across the United States.
- 2015** First Financial Bank celebrates the milestone of 100 quarters or 25 years of consecutive profitability.
- 2017** First Financial Bank converts its charter to an Ohio bank charter.
- 2018** MainSource Bank merges into First Financial Bank. MainSource Financial Group merges into First Financial Bancorp. Archie M. Brown, Jr. becomes President and Chief Executive Officer of First Financial and Claude Davis becomes Executive Chairman of First Financial.



**To All MainSource Bank Clients:**  
Welcome to First Financial Bank.

Recently, MainSource Bank officially became part of First Financial Bank. I am excited to be serving as President and CEO of our new combined organization. We are very pleased that your banking relationship is included in this merger. Although we are now a larger institution and able to offer you enhanced banking solutions, the same great team you have come to know is still here to serve you. At First Financial Bank, we are absolutely committed to the financial success of our clients, and we are so excited to welcome you to our family.

As a result of the merger, we will be transitioning your accounts into First Financial Bank. You will become a member of the First Financial family beginning the evening of Friday, May 25, 2018. We promise to work hard to continue to earn your business and your trust every day.

At First Financial, we believe our clients deserve to have a great bank on their side. We continually strive to combine our financial expertise and personalized approach to service in order to build lifelong relationships. We are also deeply committed to making our communities better places to work and live.

In the following pages, you will learn how your existing MainSource Bank accounts will be transitioned to First Financial accounts, in addition to other important information. Should you have any questions or concerns, please contact us toll-free at 877.322.9530 or stop by your local banking center. We would be happy to speak with you.

Let's continue writing your success story today.

Sincerely,

A handwritten signature in black ink that reads "Archie M. Brown, Jr." The signature is written in a cursive, slightly stylized font.

Archie M. Brown, Jr.  
President & CEO  
First Financial Bank



## Get To Know Us

You will continue to receive a high level of customer service from a team of experts committed to helping you meet your financial goals—no matter what they may be.

At First Financial, we are proud to have a history of continuous profitability spanning the past 27 years. This foundation of stability and soundness has allowed us to focus on what's most important to our organization—helping our clients achieve success. We focus on understanding our clients, building long-term relationships, and consistently exceeding our clients' expectations. We welcome you into the First Financial Bank family and look forward to serving you or your business, now and in the future.

We are committed to making your transition to First Financial as easy as possible. Once conversion weekend is complete, your current accounts will be transitioned to First Financial accounts. Included in this booklet are answers to frequently asked questions, as well as reference charts that explain how your accounts will be affected—including the names, features, and benefits of your new First Financial accounts.

**If you have any questions, please feel free to contact our Client Service Center team:**

877.322.9530

Monday–Friday: 8:00 AM–8:00 PM Eastern Time

Saturday: 8:00 AM–5:00 PM Eastern Time

We also have an Automated Telephone Banking system available 24/7 by calling 877.322.9530.



**A community bank.  
Not just a bank in  
your community.**

We've tried to include everything in this packet, and we understand you might still have questions. If you do, we're here to help.

So don't hesitate to contact your local banking center.



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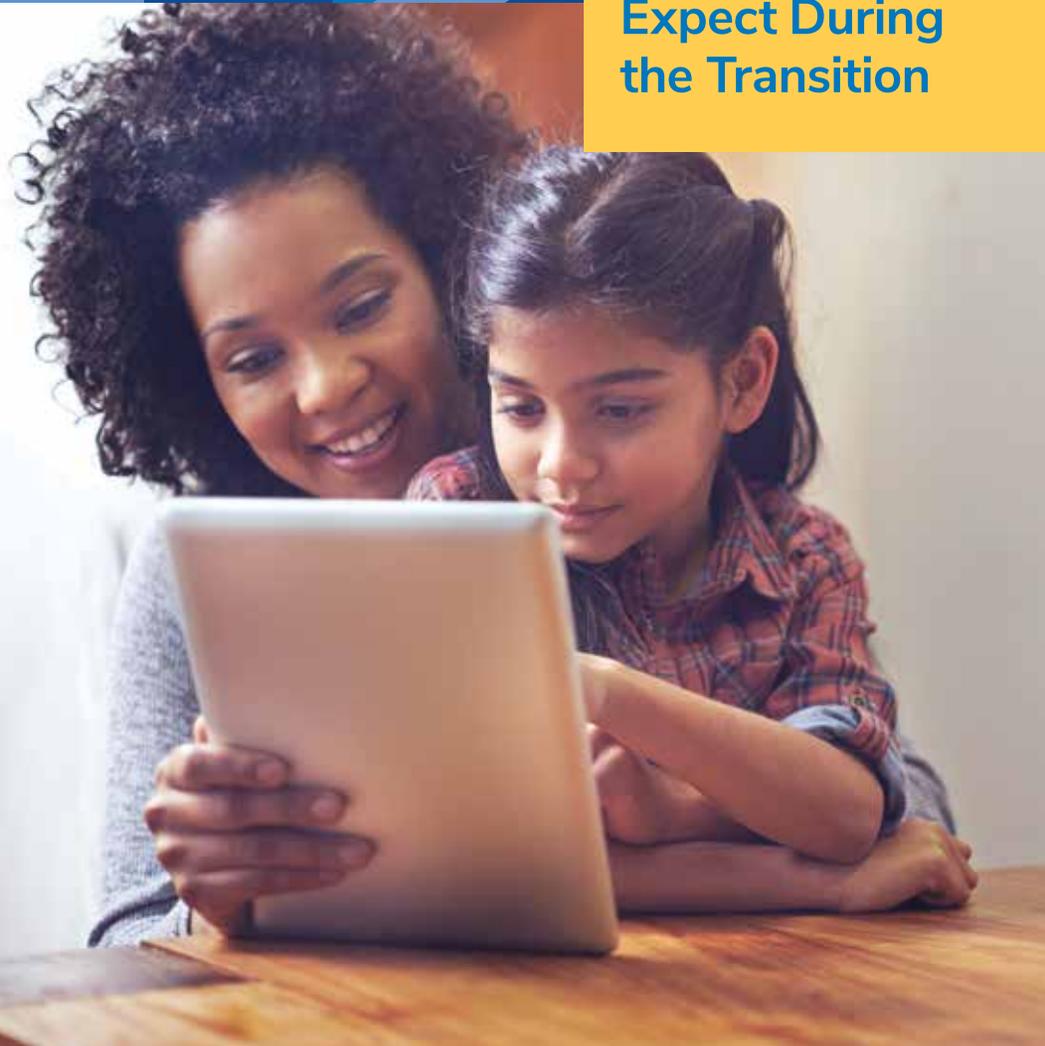
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## What to Expect During the Transition

### Account Transition

Your account(s) will be transitioned from MainSource Bank to First Financial Bank over the weekend, beginning the evening of Friday, May 25, 2018.

### Account Number(s)

Checking and loan account number(s) will remain the same in most instances. However, a few MainSource clients can expect to receive new account number(s). If your personal checking account number changes, we will send your new account number, along with complimentary checks, in a separate mailing. If your business account number changes, we will send your new account number, along with a coupon for your check order, in a separate mailing. If your loan account number changes, we will send your new loan number to you in a separate mailing. **You can expect these mailings to arrive at your address on file no later than May 25, 2018.**



*If you have questions regarding your new account number, please call 877.322.9530 for assistance.*

### Routing Number

Effective Tuesday, May 29, 2018, your routing number will change to 042200910. Beginning May 29, 2018, please notify your employer or anyone else presently making direct deposits into your account. Also, notify any individual or company currently deducting automatic payments from your account. Please be sure not to change your routing number prior to conversion.

### Account Access

Starting on Tuesday, May 29, 2018, you can access your accounts at any of our convenient banking center locations. In addition to our banking center locations, you can also access your accounts via Online Banking through [www.bankatfirst.com](http://www.bankatfirst.com), our mobile app, or through our 24-hour Automated Telephone Banking at 877.322.9530.

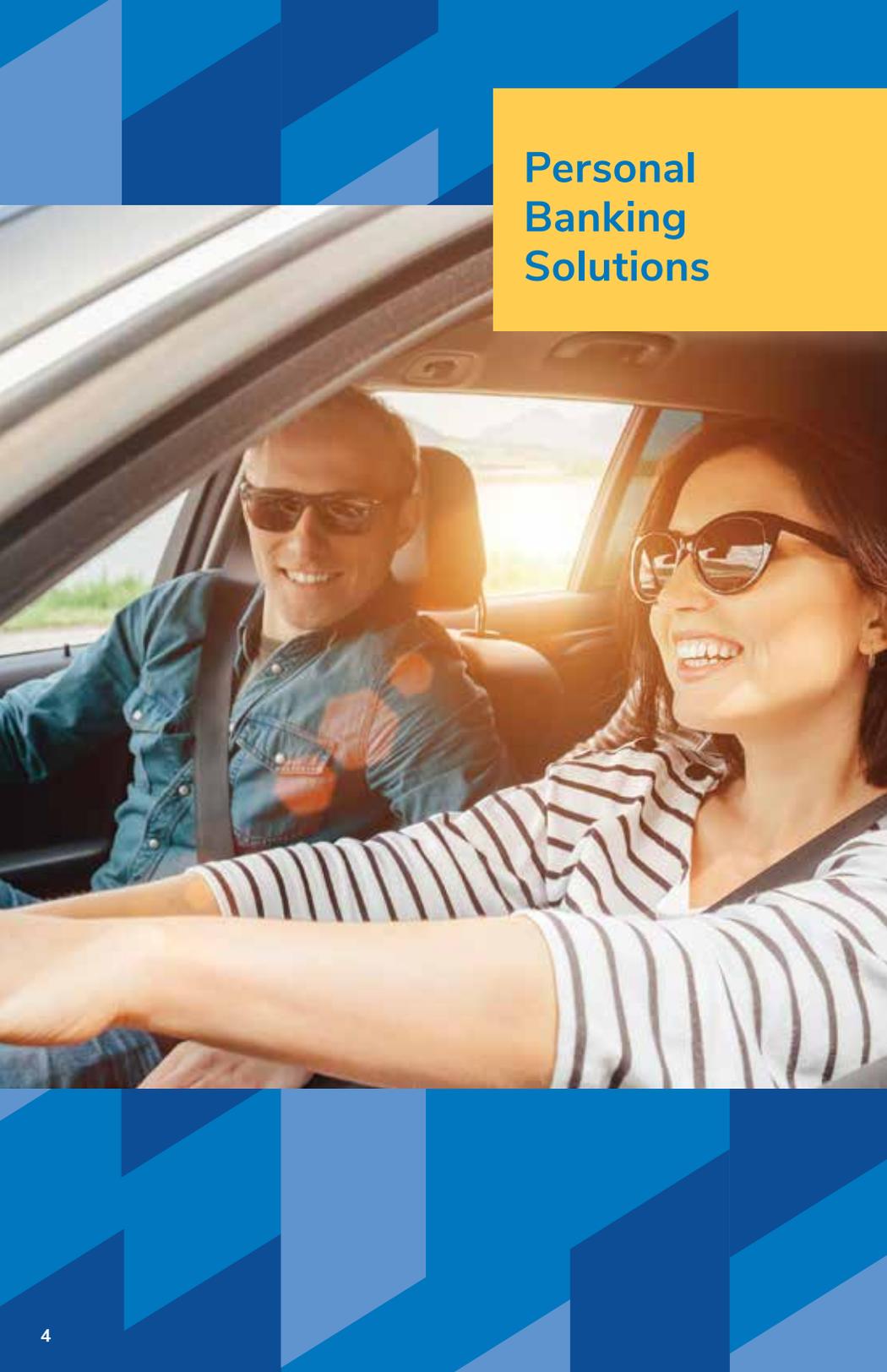
### Debit Cards and Business Debit Cards

If you currently have a debit card, you will receive a new First Financial Bank Visa® Debit Card or Visa® Business Debit Card with detailed instructions prior to May 25, 2018. Please keep the card, but do not use it until Tuesday, May 29, 2018. You will need to activate your card and select a PIN prior to using it for the first time. To do so, please follow the instructions provided with the card. Beginning May 29, 2018, please notify merchants currently using your Debit Card or Business Debit Card as a payment method for recurring bills that your card number has changed and provide them with your new card number.



*If you do not receive your new debit card by Friday, May 25, 2018, please call 877.322.9530 and our Client Service Center team will be able to assist you in ordering a new card.*

*Visa is a registered trademark of Visa International Service Association.*



## Personal Banking Solutions

You can rely on First Financial Bank for a full range of convenient banking products and services designed to protect and grow your money. For more details on any of these solutions, visit [www.bankatfirst.com/personal](http://www.bankatfirst.com/personal) or stop in and see us. We'll get you started!

### Deposit Services

You can rest easy, knowing the money you deposit with us is fully protected by the FDIC up to a limit of \$250,000 per depositor. You'll also appreciate features that make banking with us more convenient.

If you have deposit accounts at both MainSource Bank and First Financial Bank, funds in those accounts will be separately insured for a period of six (6) months after April 1, 2018. This time period will allow you to work with a First Financial Bank representative to restructure your accounts, if necessary.

### Checking Accounts

First Financial Bank offers a checking account to suit every budget and every lifestyle. Most of our personal checking accounts include complimentary Online Banking and Bill Pay. Please refer to the charts beginning on page 10 to see how your current MainSource personal checking and money market accounts will convert to First Financial personal checking accounts.

As long as your account number doesn't change, First Financial Bank will continue to honor your existing checks on your MainSource checking account.

### Savings Accounts

Helping you meet your short- and long-term goals is a top priority at First Financial Bank. That's why we offer a variety of savings options that give you flexible money management and a smart way to reach your goals. Please refer to the chart beginning on page 18 to see how your current MainSource personal savings account will convert to a First Financial savings account.

### CDs

All CD interest rates will remain the same until the term comes up for renewal.

### Direct Deposit

Direct deposits, as well as automatic incoming/outgoing transactions set up on your MainSource accounts, will convert to First Financial Bank.



## Personal Banking Solutions

### Monthly Paper and eStatements

You will receive a final statement from MainSource Bank for each of your checking and savings accounts during the week of May 28, 2018, which will cover the period from your last regular statement through May 25, 2018. Your new statement from First Financial Bank may arrive at a slightly different time of the month than your current MainSource statements.

If you receive eStatements from MainSource Bank, you will continue to receive them from First Financial Bank. However, you will receive a final paper statement from MainSource. If you don't currently use eStatements but would like to enroll, please log on to [www.bankatfirst.com](http://www.bankatfirst.com) beginning May 29, 2018, and follow the prompts.

### Overdraft Protection

We know peace of mind is important, and we understand the importance to complete a transaction you initiate even when you've miscalculated the funds in your account. First Financial offers the following overdraft protection services:

- **Checking/Savings Overdraft Transfer (Dynamic Transfer):**  
Dynamic Transfer is a service that transfers funds to your designated checking account from another First Financial account in the event of an overdraft. This service transfers your own money on a daily basis to cover a negative balance in the designated checking account and an overdraft transfer fee.
- **Overdraft Protection Line of Credit (Ready Reserve):**  
Ready Reserve is an unsecured line of credit subject to credit approval, at a current rate of interest. Funds are transferred to your checking account in the event of an overdraft. A transfer fee is charged when your line is used.
- **Courtesy Cash:**  
All eligible checking accounts are enrolled in First Financial's Courtesy Cash Program. Participants in our Courtesy Cash Program may have checks, ACH items, and variable recurring POS transactions approved or "paid" up to a predetermined limit, rather than having items returned as "unpaid." There is no annual fee; per-item fees are assessed when service is used. If you wish, you may decline this service by contacting our Client Service Center.

### ■ Courtesy Cash Plus:

Courtesy Cash Plus offers you protection when you need it most. This service includes the same features as Courtesy Cash, plus the same privilege for ATM and POS transactions approved or "paid" up to predetermined limits. There is no annual fee; per-item fees assessed when the service is used.

***If you currently have an overdraft protection service(s) for your checking account, this service will continue at First Financial. Your Courtesy Cash overdraft limit is discretionary and may change. Within Online Banking, you can view your overdraft protection line of credit and make payments; however you will no longer be able to draw from your overdraft protection line of credit.***



## Personal Lending\*

### Home Equity Loans, Auto Loans, Personal Loans, and Mortgage Loans

Your rate and term will remain unchanged, and your loan number will most likely remain the same. If it changes, you will receive a separate mailing with your new loan number and payment instructions.

### Home Equity Line of Credit

In most cases, loan numbers for Home Equity Lines of Credit will not change. In this case, you can continue to use your current home equity checks. If your loan number changes, you will receive a separate mailing with your new loan number and new checks. After 8:00 AM EDT on Tuesday, May 29, 2018, you will be able to transfer available funds from your Home Equity Line of Credit to a First Financial Bank deposit account via Online Banking. All other terms and conditions of your home equity account will remain unchanged.

*\*All lending subject to credit approval.*

### Personal Loans

If you have a current MainSource Bank personal loan, the rate and term will be honored by First Financial Bank.



## Digital Banking Solutions

### Online Banking

First Financial Bank offers Online Banking at [www.bankatfirst.com](http://www.bankatfirst.com). Our Online Banking service will be available for your use on Tuesday, May 29, 2018, after 8:00 AM EDT. If you are currently enrolled in Online Banking with MainSource Bank, a separate mailing with important information will be mailed to you before May 25, 2018. If you don't currently use Online Banking but would like to, please log on to [www.bankatfirst.com](http://www.bankatfirst.com) anytime after 8:00 AM EDT, Tuesday, May 29, 2018, and follow the onscreen prompts.

### Text Banking

Text Banking lets you send us a text asking about your balance and transaction history, or to request a money transfer between your First Financial Bank accounts. To enroll in Text Banking, log on to Online Banking. Select the "Preferences" tab, followed by "Text Enrollment" and you will be prompted with additional directions.

### Mobile Banking

Beginning May 29, 2018, you can download the First Financial Bank mobile app and manage your accounts from virtually anywhere. You can also set up mobile alerts to notify you when items clear your account, if your balance drops below a threshold you choose, and more. If you're currently enrolled in MainSource Bank Online Banking, you may be able to maintain your login. However, there may be situations where we will provide a new login ID. You will establish a password during the first-time login process. Details will be provided in an additional Online Banking mailing.

### Mobile Alerts

Account security is important to you. Monitor your accounts more diligently by setting up security alerts. After you enroll in Online Banking and download the First Financial Bank mobile app, be sure to set up mobile alerts. Mobile alerts can be sent directly to your phone via text, phone call, or email—however you choose! Learn more at [www.bankatfirst.com/mobileapp](http://www.bankatfirst.com/mobileapp).

### Snap Deposit

Download the First Financial Bank mobile app to your smartphone and you can deposit checks into your First Financial checking or savings account from virtually anywhere. Simply endorse the check, take a photo of the front and back of the check, then follow the prompts on the app.

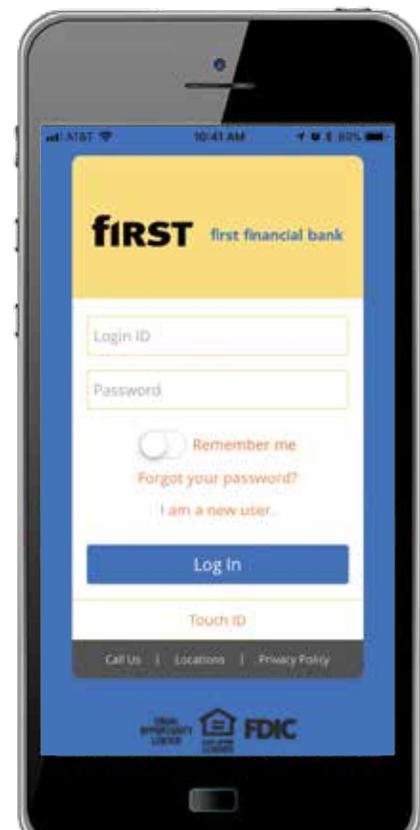
### Person-to-Person Payments

As part of our Bill Pay solution you can easily initiate person-to-person transfers through Ping Pay. To learn more or enroll, visit [www.bankatfirst.com/pingpay](http://www.bankatfirst.com/pingpay).

### Apple Pay®, Samsung Pay®, and Google Pay™

You no longer have to search for your wallet to find the right card to swipe when you check out. You can now connect your First Financial Bank debit or credit card to your mobile device. It's easy, secure, and private.

*Apple Pay is a registered trademark of Apple Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. Google Pay is a trademark of Google LLC.*



# Personal Checking Accounts

Your Current Account	Your New First Financial Account	Account Benefits	Account Information
Balance Guard	f1RST® Simple Checking	<p>Designed for clients who are looking for a basic checking account with no monthly maintenance fee.</p> <p>Complimentary Visa® Debit Card, complimentary Online and Mobile Banking,<sup>1</sup> complimentary electronic statement,<sup>2</sup> and complimentary Mobile Deposit.</p>	<p>A non-interest-bearing account.</p> <p>No monthly service charge.</p> <p>No minimum balance required.</p>
Free Checking			
Simple Checking			
ATM Advantage			
New Free Checking			
Best Account (If balance on May 25, 2018, is below \$1,500)			
Wow! Checking	f1RST® Choice Checking	<p>Designed for clients who are active debit card users and looking for additional bank services.</p> <p>Complimentary Visa® Debit Card, complimentary Online and Mobile Banking,<sup>1</sup> complimentary electronic statement,<sup>2</sup> complimentary Bill Pay, complimentary Mobile Deposit, and complimentary Allpoint ATM Network access.</p>	<p>A non-interest-bearing account.</p> <p>\$6 monthly service charge assessed per statement cycle with eStatement. Monthly service charge can be reduced by \$0.20 for each debit card purchase transaction made during the statement cycle up to \$6.</p> <p>ATM transactions are not debit card purchase transactions and will not reduce the monthly service charge.</p> <p>No minimum balance required.</p>
Student Wow!	f1RST® Choice Student Checking	<p>Designed to allow students under the age of 26 an opportunity to establish a banking relationship with an affordable account structure.</p> <p>Complimentary Visa® Debit Card, complimentary Online and Mobile Banking,<sup>1</sup> complimentary electronic statement,<sup>2</sup> complimentary Bill Pay, complimentary Mobile Deposit, and complimentary Allpoint ATM Network access.</p>	<p>A non-interest-bearing account.</p> <p>No monthly service charge.</p> <p>No minimum balance required.</p> <p>Account converts to f1RST® Choice Checking at the age of 26.</p>

<sup>1</sup> Carrier charges may apply.

<sup>2</sup> \$3 monthly fee applies if not enrolled in electronic statements (eStatements).

All deposit accounts are subject to the Terms and Conditions, Special Handling/Electronic Banking Disclosure of Charges, and other disclosures delivered with this Welcome Booklet.

Visa is a registered trademark of Visa International Service Association.

## BaZing Benefits

Beginning May 26, 2018, if you had lifestyle benefits that were previously attached to your checking account they will be discontinued, including: the Travel Accidental Death Insurance, Payment Card Protection, the Personal Identity Protection, Identity Monitoring, Cell Phone Protection, Nationwide and Local Travel, Dining, Shopping & Entertainment Discounts, Roadside Assistance, Pharmacy Savings Program, Vision Care Savings Program, and Hearing Savings Program. Accordingly, your associated membership in Member Headquarters Association that delivers these benefits, your access to these benefits at BaZing.com and on the BaZing mobile app and all supporting customer services associated with these benefits and your membership will be discontinued.

# Personal Checking Accounts

(continued)

Your Current Account	Your New First Financial Account	Account Benefits	Account Information
Select Checking	f1RST® Premium+ Checking	Designed for clients who are interested in earning interest and looking for a full-service checking account.	An interest-bearing account. \$12 monthly service charge if the minimum daily balance falls below \$1,500 any day of the statement cycle. No minimum balance required.
Premium Checking		Complimentary Visa® Debit Card, complimentary Online and Mobile Banking, <sup>1</sup> complimentary electronic statement, <sup>2</sup> complimentary Bill Pay, complimentary Mobile Deposit, and complimentary Allpoint ATM Network access.	
Private Banking Checking		Complimentary standard checks for those over age 55.	
Best Account (If balance on May 25, 2018, is above \$1,500)			
HSA Checking Account	Health Savings Account (HSA)	Designed for clients that need a tax-advantaged medical savings account enrolled in a high-deductible health plan. Complimentary Visa® Debit Card, complimentary Online and Mobile Banking, <sup>1</sup> complimentary electronic statement, <sup>2</sup> complimentary Bill Pay, complimentary Mobile Deposit, and complimentary Allpoint ATM Network access.	An interest-bearing account. No monthly service charge. No minimum balance required. To obtain disclosed annual percentage yield, a minimum of \$1,000 must be maintained in the account each day.

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#### BaZing Benefits

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# Personal Checking Accounts

(continued)

Your Current Account	Your New First Financial Account	Account Benefits	Account Information
Fresh Start Checking New	CLEANslate Checking	Designed for clients that want to rebuild their financial health. Complimentary Visa® Debit Card, complimentary Online and Mobile Banking, <sup>1</sup> complimentary electronic statement, <sup>2</sup> complimentary Bill Pay, complimentary Mobile Deposit, and complimentary Allpoint ATM Network access.	A non-interest-bearing account. \$10 monthly service charge. No minimum balance required.
Fresh Start Checking Account			
Worry Free Checking	NOworry Checking	Designed for clients who want to avoid all overdraft charges. Complimentary Visa® Debit Card, complimentary Online and Mobile Banking, <sup>1</sup> complimentary electronic statement, <sup>2</sup> complimentary Bill Pay, complimentary Mobile Deposit, and complimentary Allpoint ATM Network access.	A non-interest-bearing account. \$10 monthly service charge. No minimum balance required.
MainSource Works Account	f1RST® WORKlife™	Employer perks program available to business clients that offer banking services with incentives or discounts and a financial education curriculum to their employees. Complimentary Visa® Debit Card, complimentary Online and Mobile Banking, <sup>1</sup> complimentary electronic statement, <sup>2</sup> complimentary Bill Pay, complimentary Mobile Deposit, and complimentary Allpoint ATM Network access.	A non-interest-bearing account. No monthly service charge with direct deposit. \$10 monthly service charge if no direct deposit received per statement cycle. No minimum balance required.
MainSource Works Checking			
MainSource Works Checking New			

<sup>1</sup> Carrier charges may apply.

<sup>2</sup> \$3 monthly fee applies if not enrolled in electronic statements (eStatements).

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#### BaZing Benefits

Beginning May 26, 2018, if you had lifestyle benefits that were previously attached to your checking account they will be discontinued, including: the Travel Accidental Death Insurance, Payment Card Protection, the Personal Identity Protection, Identity Monitoring, Cell Phone Protection, Nationwide and Local Travel, Dining, Shopping & Entertainment Discounts, Roadside Assistance, Pharmacy Savings Program, Vision Care Savings Program, and Hearing Savings Program. Accordingly, your associated membership in Member Headquarters Association that delivers these benefits, your access to these benefits at BaZing.com and on the BaZing mobile app and all supporting customer services associated with these benefits and your membership will be discontinued.

# Personal Checking Accounts

(continued)

Your Current Account	Your New First Financial Account	Account Benefits	Account Information
Best Friends Checking Account	Preferred Account	<p>Designed for established clients (transitioning from the specified accounts) who are interested in earning interest and looking for a full-service checking account.</p> <p>Complimentary Visa® Debit Card, complimentary Online and Mobile Banking,<sup>1</sup> complimentary electronic statement,<sup>2</sup> complimentary Bill Pay, complimentary Mobile Deposit, and complimentary Allpoint ATM Network access.</p> <p>Four complimentary foreign ATM transactions per statement cycle.</p> <p>Complimentary standard checks.</p> <p>Complimentary paper statement.</p> <p>Complimentary check images.</p>	<p>An interest-bearing account.</p> <p>\$10 monthly service charge if the minimum daily balance falls below \$200 any day of the statement cycle.</p> <p>No minimum balance required.</p>
Foundation Account			
Special Advantage Money Market	fIRST® Money Market	<p>Designed for clients who are interested in earning interest and looking for a Money Market with check writing capabilities.</p> <p>Earns higher interest rates for higher balances.</p> <p>Complimentary Visa® Debit Card, complimentary Online and Mobile Banking,<sup>1</sup> complimentary electronic statement,<sup>2</sup> complimentary Bill Pay, complimentary Mobile Deposit, and complimentary Allpoint ATM Network access.</p>	<p>An interest-bearing account.</p> <p>A minimum of \$10,000 must be maintained in the account each day to obtain the disclosed annual percentage yield.</p> <p>\$15 monthly service charge will be assessed per statement cycle if the minimum daily balance falls below \$10,000 any day of the statement cycle.</p> <p>A \$5 excessive item fee will be assessed for each additional withdrawal/transfer if account exceeds the allowed six (6) per statement cycle.</p>
Money Market Special			
Advantage Money Market Account			
High Yield Money Market Account			

<sup>1</sup> Carrier charges may apply.

<sup>2</sup> \$3 monthly fee applies if not enrolled in electronic statements (eStatements).

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#### BaZing Benefits

Beginning May 26, 2018, if you had lifestyle benefits that were previously attached to your checking account they will be discontinued, including: the Travel Accidental Death Insurance, Payment Card Protection, the Personal Identity Protection, Identity Monitoring, Cell Phone Protection, Nationwide and Local Travel, Dining, Shopping & Entertainment Discounts, Roadside Assistance, Pharmacy Savings Program, Vision Care Savings Program, and Hearing Savings Program. Accordingly, your associated membership in Member Headquarters Association that delivers these benefits, your access to these benefits at BaZing.com and on the BaZing mobile app and all supporting customer services associated with these benefits and your membership will be discontinued.

# Personal Savings Accounts

Your Current Account	Your New First Financial Account	Account Benefits	Account Information
Dream Maker Savings Account	DREAMmaker Savings	Designed for clients that want to save for a particular financial goal. Complimentary Online and Mobile Banking, <sup>1</sup> complimentary electronic statement, <sup>2</sup> and complimentary Mobile Deposit.	An interest-bearing account. No monthly service charge. No minimum balance. A \$12.50 excessive item fee will be assessed for each additional withdrawal/transfer if account exceeds the allowed one (1) per month.
Dream Maker Direct Savings			
Select/Student Savings (18 yrs +)	f1RST® Everyday Savings	Designed for clients wanting a savings account with interest. Complimentary Online and Mobile Banking, <sup>1</sup> complimentary electronic statement, <sup>2</sup> and complimentary Mobile Deposit.	An interest-bearing account. \$5 monthly service charge if the minimum daily balance falls below \$250 any day of the month. A \$5 excessive item fee will be assessed for each additional withdrawal/transfer if account exceeds the allowed six (6) per statement cycle.
Regular Savings (18 yrs +)			
Save Now (18 yrs +)			
Special Select Savings (18 yrs +)			
Sunny's Super Savings Account	f1RST® Everyday Student Savings	Designed for student savers under age 18 with minimal fees. Complimentary Online and Mobile Banking, <sup>1</sup> complimentary electronic statement, <sup>2</sup> and complimentary Mobile Deposit.	An interest-bearing account. No monthly service charge. No minimum balance. A \$5 excessive item fee will be assessed for each additional withdrawal/transfer if account exceeds the allowed six (6) per statement cycle. Account converts to f1RST® Everyday Savings at the age of 18.
Select/Student Savings (under age of 18)			
Regular Savings (under age of 18)			
Save Now (under age of 18)			
Special Select Savings (under age of 18)			

<sup>1</sup> Carrier charges may apply.

<sup>2</sup> \$3 monthly fee applies if not enrolled in electronic statements (eStatements).

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**fIRST** is a registered trademark of First Financial Bancorp.

# Business Banking Solutions



## Banking built for your business.

Your business is constantly evolving, which means your needs are ever changing. Taking time to gain in-depth knowledge of your organization provides our team the insight into your current financial needs, as well as the ability to forecast future needs. Below are some highlights of our full suite of solutions. For more details on any of our business banking solutions, please visit [www.bankatfirst.com/business](http://www.bankatfirst.com/business). We look forward to the opportunity to continue to build a relationship with you and serve your business as a trusted financial resource.

### Business Checking Accounts

First Financial Bank offers a checking account to suit every business, large or small. Several of our business checking accounts include complimentary Online Banking.

Please refer to the chart beginning on page 24 to see how your current MainSource business checking account will convert to a First Financial checking account.

### Savings Accounts

We offer a variety of savings options that give your business flexible money management and a smart way to reach your goals.

Please refer to the chart beginning on page 28 to see how your current MainSource business savings account will convert to a First Financial savings account.

### Online and Mobile Banking

First Financial's Online and Mobile Banking offers encrypted, secure access for you and designated employees to manage your business accounts, transactions, and activity. With Online and Mobile Banking, you have access to your accounts anytime, anywhere, so you can more efficiently monitor and stay in control of your financial activities.

Below is an overview of some features and benefits, which will be available for your business through our Online Banking or Mobile Banking platforms:

- Bill Payment
- Fraud Control
  - Positive Pay (ACH, Check, Teller)
- Account Transfers
- Alert Services
- Account Reconciliation Services
- ACH Services
- Wire Transfer Payments
- Incoming ACH and Wire Deposits
- Check and Deposit Images

Prior to conversion weekend, you will receive an Online Banking mailing. This mailing will include several important items specific to your business, including login instructions, mobile app details, a user guide with additional information on the features and benefits, as well as any updates to your login credentials (if applicable). Please be on the lookout for this information via U.S. Mail.



## Treasury Management Solutions

We invite you to explore our suite of Treasury Management solutions designed to help manage your cash flow and strongly position your business for growth. Current Treasury Management clients will receive an additional booklet detailing their services.

### ■ Remote Deposit Capture

Our Remote Deposit Capture solution for preparing and processing check payments can help improve the cash flow efficiency of your business and reduce costs by allowing your business to make deposits electronically from your office. This solution requires review and qualification.

### ■ Fraud Control

Online fraud tools will help your business identify potentially fraudulent transactions so you can proactively protect your accounts from unauthorized activity.

### ■ ACH Solutions

ACH solutions offer access to the most current and accurate ACH return information to help your business more efficiently manage your ACH payment process and reconciliation. Our comprehensive ACH solutions can be used to help your business in several areas, including account payables, tax payments, payroll, and cash concentration. Your business must have Cash Management Online Banking to utilize our ACH solutions. This solution also requires credit approval.

### ■ Wire Solutions

Quickly process and clear payments by utilizing wire transfers. We offer both domestic and international\* wire solutions.

### ■ Merchant Services

Full-service card processing options are available to support your business in strengthening customer relationships, improving cash flow, and streamlining payment processes.

### ■ Lockbox

Lockbox services provide an outsourcing for processing of your customer payments. From mail collection to cash application of customer payments, we provide a cost-effective solution to help you improve your business performance.

*\*Additional charge for international wire transactions.*



## Business Lending\*\*

When it comes to evolving your business, it can be challenging to select the appropriately structured financing solution to match your growth strategy. Explore our lending solutions designed to help your business achieve working capital and operational efficiency.

- Business Lending
  - Commercial Loans
  - Agricultural Loans
  - Construction Loans
  - Lines of Credit
  - Term Loans
  - Letters of Credit
- Small Business Lending
  - Preferred Lender of the Small Business Administration (SBA)
- Commercial Real Estate
- Specialty Lending
  - Business Capital
  - Equipment Finance
  - Franchise Lending
- Insurance Agency, RIA, and CPA Lending

*\*\*All loans subject to credit approval.*



## Employee Services

The First Financial employee perks program, f1RST® WORKlife™, enables you to expand your company's offering by providing your employees access to discounted banking services and financial education. Our goal is to help you and your employees balance work and life by providing financial solutions to improve their quality of life. We believe all employees deserve a little something extra when it comes to banking. Learn more about the many perks our f1RST® WORKlife™ program can offer to your employees by visiting [www.bankatfirst.com/worklife](http://www.bankatfirst.com/worklife).

**fIRST** is a registered trademark of First Financial Bancorp.

# Business Checking Accounts

Your Current Account	Your New First Financial Account	Account Benefits	Account Information
Free Business Checking	Basic Business Checking	<p>A checking account designed for businesses with light to moderate checking activity.</p> <p>Complimentary electronic statement,<sup>1</sup> complimentary Visa® Business Debit Card, complimentary Online Banking, complimentary online Bill Payment, and complimentary unlimited cash deposits.</p>	<p>Includes unlimited deposit tickets, deposit items, paid checks, and ACH credits/debits.</p> <p>No minimum balance required.</p> <p>No monthly service fee.</p>
Basic Business Free Checking			
Sole Proprietor & Nonprofit Checking	Sole Proprietor & Nonprofit Checking	<p>A checking account designed for sole proprietors and nonprofit organizations with light to moderate checking activity who wish to earn interest on their balances.</p> <p>Complimentary electronic statement,<sup>1</sup> complimentary Visa® Business Debit Card, complimentary Online Banking, complimentary online Bill Payment, and complimentary unlimited cash deposits.</p>	<p>Includes unlimited deposit tickets, deposit items, paid checks, and ACH credits/debits.</p> <p>No minimum balance required.</p> <p>No monthly service fee.</p>
Business Banking Package	Premium Business Checking	<p>A checking account for businesses with moderate transaction volumes and interest in adding tools to assist with their cash flow.</p>	<p>Account includes 500 transactions (deposit tickets, deposit items, paid checks, and ACH credits/debits). \$25 monthly service charge is waived when a \$5,000 average collected monthly balance in combined checking accounts or \$25,000 in combined checking, savings, CDs, and loans (same Tax ID) is maintained. Items over 500 will be assessed \$0.50 per item per statement cycle. Remote deposit with single feed scanner is \$35/mo. Remote deposit with multi-feed scanner is \$55/mo. ACH (including 50 originated transactions/mo.) is \$20/mo.</p>
Business Banking Package Plus			
IOTA / IOLTA Checking	IOTA / IOLTA Checking	<p>An interest-bearing account designed for attorneys and title agencies with interest remitted to the state.</p>	<p>Unlimited complimentary deposit tickets, deposit items, paid checks, and ACH credits/debits.</p> <p>No minimum balance required. No monthly service fee.</p>

<sup>1</sup> \$3 monthly fee applies if not enrolled in electronic statements (eStatements).

Visa is a registered trademark of Visa International Service Association.

All deposit accounts are subject to the Terms and Conditions, Special Handling/Electronic Banking Disclosure of Charges, and other disclosures delivered with this Welcome Booklet.

# Business Checking Accounts

(continued)

Your Current Account	Your New First Financial Account	Account Benefits	Account Information
Business Checking Analyzed Corporate Checking Analyzed Business NOW Checking Analyzed Zero Balance Account	Commercial Analysis Checking	An analyzed demand deposit account that uses balances to offset monthly service fees.	Non-interest-bearing. Monthly service charges can be offset by earnings credit allowance.
Repurchase Agreement	Repurchase Sweep	Ideal for businesses who wish to earn interest on excess liquidity and have full collateralization for balances in the sweep account.	All balances held within the Repurchase Sweep are backed by Bank-held securities. Notification and value of pledged securities is sent to account owner daily. As balances are needed to clear incoming items, funds will automatically move back to the deposit account to restore the designated target balance. No minimum balance requirement.
Public Funds Checking	Public Funds Checking	A checking account designed for public entities with light to moderate checking activity. Complimentary electronic statement, <sup>1</sup> complimentary Visa® Business Debit Card, complimentary Online Banking, complimentary online Bill Payment, and complimentary unlimited cash deposits.	Includes unlimited deposit tickets, deposit items, paid checks, and ACH credits/debits. No minimum balance required. No monthly service fee.
Public Funds Interest Checking	Public Funds Interest Checking	A checking account designed for public entities with light to moderate checking activity who wish to earn interest on their balances. Complimentary electronic statement, <sup>1</sup> complimentary Visa® Business Debit Card, complimentary Online Banking, complimentary online Bill Payment, and complimentary unlimited cash deposits.	Includes unlimited deposit tickets, deposit items, paid checks, and ACH credits/debits. No minimum balance required. A \$6 monthly maintenance fee can be waived by maintaining a \$5,000 average collected monthly balance.

<sup>1</sup> \$3 monthly fee applies if not enrolled in electronic statements (eStatements).

Visa is a registered trademark of Visa International Service Association.

All deposit accounts are subject to the Terms and Conditions, Special Handling/Electronic Banking Disclosure of Charges, and other disclosures delivered with this Welcome Booklet.

# Business Savings Accounts

Your Current Account	Your New First Financial Account	Account Benefits	Account Information
Business Select Savings	Business First Savings	Ideal for businesses who wish to earn interest on excess liquidity.	No check writing capabilities. Account access through Online Banking and at banking centers (transaction limits apply <sup>1</sup> ). Required minimum balance of \$100 (\$5 fee applies for account balance below \$100). Excessive withdrawal charge of \$3 per withdrawal.
Business Advantage Money Market	Business Money Market	Ideal for businesses who wish to earn interest on excess liquidity. Account has check writing capabilities (transaction limits apply <sup>1</sup> ).	Account access through Online Banking and at banking centers. Required minimum balance of \$100 (\$5 fee applies for account balance below \$100). Excessive withdrawal charge of \$10 per withdrawal.
Business High Yield Money Market			

<sup>1</sup> Maximum of six transfers to another account or to third parties by preauthorized (ACH), automatic telephone, draft, debit, or checks (if applicable). In-banking center, ATM and transfers.

All deposit accounts are subject to the Terms and Conditions, Special Handling/Electronic Banking Disclosure of Charges, and other disclosures delivered with this Welcome Booklet.



## Wealth Management Solutions

### For you and your family

First Financial Wealth Management offers a comprehensive suite of products and services, including Financial Planning, Investment Management, Trust and Estate Administration, Brokerage, and Private Banking.

Supported by the resources of our strong organization, we are committed to helping our clients achieve their long-term financial goals and objectives. Working in collaboration with you, we take a holistic view of your current financial standing, paying special attention to the key components of wealth management: asset allocation, risk profile, and time horizon. This allows us to carefully construct a plan that can help you solve specific financial challenges that you may face.

Our approach to building your plan is simple yet effective: manage risk, focus on quality, and stay flexible. This philosophy, along with the highest level of personalized attention helps you grow, protect, and ultimately transfer your financial legacy. To learn more about our wealth management solutions, please visit [www.bankatfirst.com/wealth](http://www.bankatfirst.com/wealth).

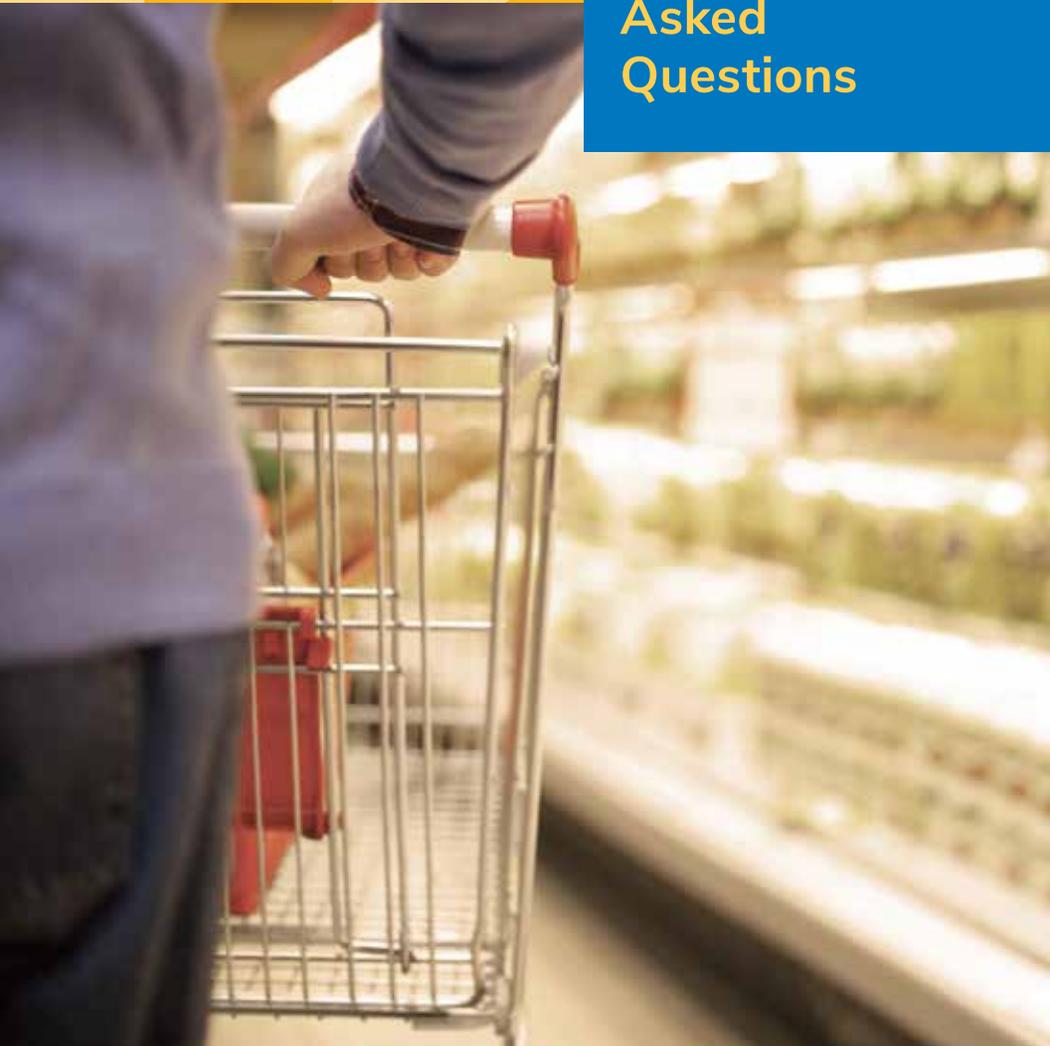
### For your business

Our experienced Retirement Plan Services team offers simple, cost-effective retirement plan solutions for your employees. Our team helps you gain a more thorough understanding of the compliance and fiduciary requirements associated with your plan.

We invite you to meet with one of our Retirement Plan Services Officers for a complimentary review of your current employee retirement plan. The review includes a comprehensive analysis of your plan's investment choices, performance, and cost. To learn more or sign up for a complimentary review, please visit [www.bankatfirst.com/businessretirement](http://www.bankatfirst.com/businessretirement).

First Financial Wealth Management provides investment advisory, wealth management, and fiduciary services. First Financial Wealth Management does not provide legal, tax, or accounting advice. The products and services made available by First Financial Wealth Management:

Are Not Deposits.	Are Not FDIC Insured.	Have No Bank or Federal Government Guarantee.	May Lose Value.
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## Frequently Asked Questions

### Will I receive my checking account statement at the same time of the month as in the past?

You will receive a statement from MainSource Bank for each of your checking and savings accounts within the week of May 28, 2018. This statement will cover the period from your last regular statement date through May 25, 2018. Your new statement from First Financial Bank may arrive at a slightly different time of the month than your current MainSource Bank statement.

### Will I receive images of my checks in my monthly statement?

Yes, unless you are signed up for an eStatement. If you receive an eStatement, your check images are viewed electronically at no cost to you.

### Will the interest rates I currently earn on my Checking, Savings, CDs, and IRAs remain the same?

All CD and IRA interest rates will remain the same until the term comes up for renewal. In most cases, interest rates on checking and savings will remain the same as you earn today; however, the rates are variable and subject to change at any time. For specific information on your interest rate, please contact your local banking center.

### Will my personal Bill Pay service continue?

Yes. You will not have access to your current Bill Pay service from Wednesday, May 23, 2018, through 8:00 AM EDT on Tuesday, May 29, 2018. All of your scheduled bill payments, as well as any established payees, will convert to your new First Financial Online Banking, which you will be able to access beginning Tuesday, May 29, 2018, after 8:00 AM EDT. **More information regarding your new Bill Pay system will be provided in the Online Banking letter that you will receive prior to May 16, 2018.**

### Will my personal Online Banking transfers continue?

Any transfers that you currently have set up within your MainSource Bank Online Banking will be brought over into the First Financial Bank Online Banking system. You can access First Financial's Online Banking system beginning Tuesday, May 29, 2018, after 8:00 AM EDT.

### Will my scheduled payments continue?

#### ■ Automatic Loan Payments

If you have an established electronic monthly loan payment as part of your original loan from a MainSource checking or savings account to a MainSource loan account, you will not need to take any action. This convenient payment option will be converted as part of your new First Financial account.

#### ■ eBills

These payees will not transfer over to First Financial, and you will need to set up your payees once First Financial Online Banking is accessible on Tuesday, May 29, 2018, after 8:00 AM EDT.

#### ■ Other Scheduled Payments

First Financial currently offers the ability to transfer money to an external account at another financial institution.



## Frequently Asked Questions

### Will Quicken®/Quickbooks® be available?

If your business currently uses this service, there will be instructions available before May 25, 2018, on how to transition from MainSource Bank to First Financial Bank. You will need to download your activity and then reload into First Financial Online Banking after Tuesday, May 29, 2018.

*Quicken and Quickbooks are registered trademarks of Intuit Inc., in the United States and other countries.*

### When will I know I have a loan payment due?

If the loan is a fixed-rate **personal loan**, a new coupon book will be mailed to you. You should receive this new coupon book via U.S. Mail approximately seven days after the conversion date. Otherwise, you will start to receive a statement from First Financial approximately 15–20 days before your payment is due.

If the loan is a **business loan**, you will start to receive a billing notice from First Financial approximately 15–20 days before your payment is due.

Payment can be made in any banking center, by using Online, Mobile, or Telephone Banking, or via U.S. Mail. Payments received after banking center hours will be posted the next business day.

If you have questions regarding the coupon or billing notice or have not received a coupon or billing notice, please contact your local banking center or call 877.322.9530 for assistance or continue to pay your regular scheduled payment.

### Will my automatic loan payments continue?

First Financial will continue to honor any automatic loan payments originally set up on your MainSource Bank accounts.

In the weeks following conversion, you should contact any companies where you have automatic payments and transfers set up. You will need to provide them with First Financial Bank's routing number, 042200910, and your new loan number, if applicable, for use after the conversion.

### Will my safe deposit box change?

Your safe deposit box and the fee will remain the same as it is today.

### Can I continue to use my existing MainSource Bank Credit Card?

Yes. If you currently have a MainSource Bank Credit Card, you may continue to use your card just as you have in the past. The issuer of the card may in the future issue you a replacement card that is not branded as "MainSource." Your MainSource Bank Credit Card will not convert to a First Financial Bank Credit Card.

### If I continue to use my MainSource Bank Credit Card, how can I make payments?

Please continue to send your credit card payments directly to Elan as instructed on your statements.

### How can I open a First Financial Credit Card?

You can learn about the many types of credit cards offered by First Financial Bank by visiting any local banking center or online at [www.bankatfirst.com](http://www.bankatfirst.com). To open a First Financial Credit Card, visit your local banking center.

### Can I make payments at a banking center if I open a First Financial Credit Card?

Yes, with a First Financial Credit Card you will have the ease and convenience of making payments inside any banking center location.

### Will my deposits continue to be FDIC insured?

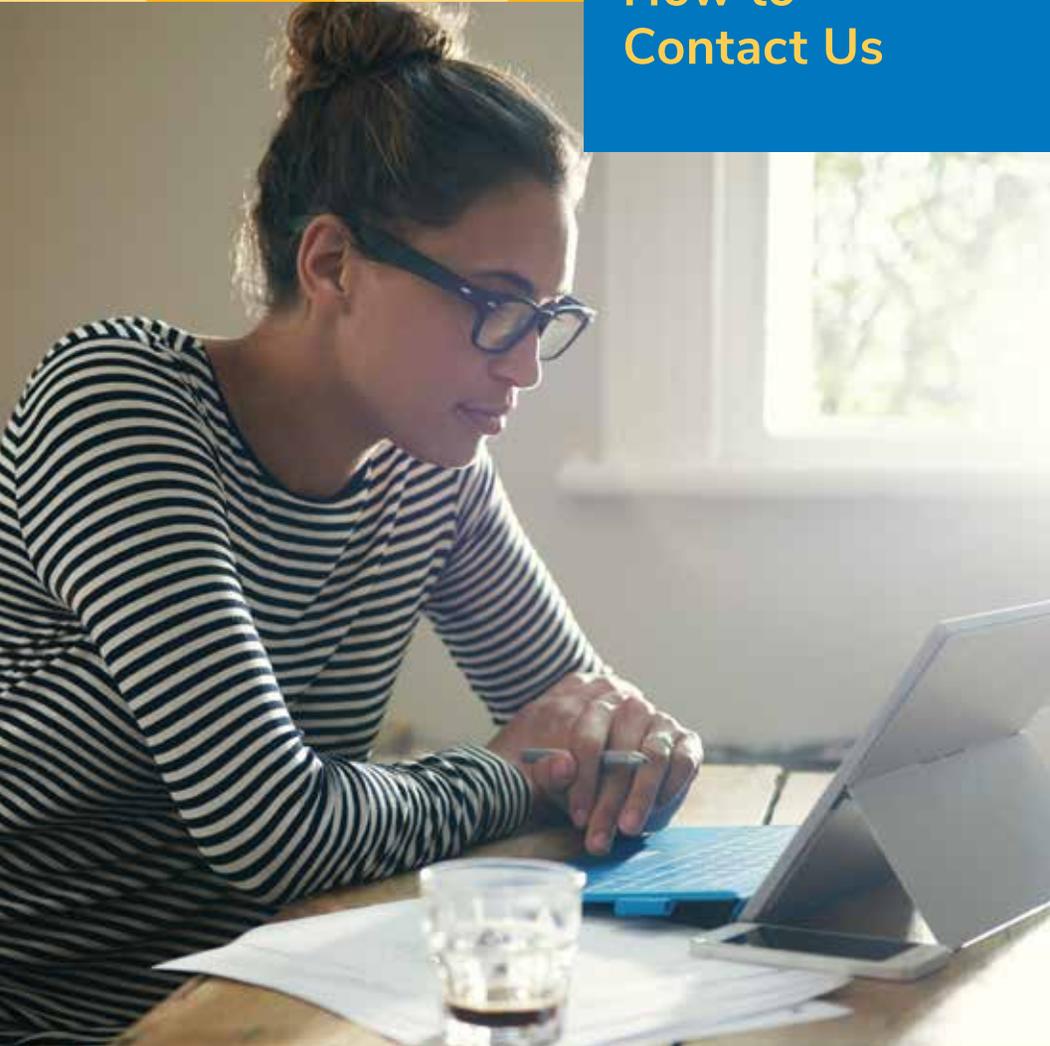
Yes, First Financial is an FDIC-insured banking institution. If you have deposit accounts at both MainSource Bank and First Financial Bank, funds in those accounts will be separately insured for a period of six (6) months after April 1, 2018. If your combined total is \$250,000 or less (including accrued interest), all of your funds will be fully protected after the merger.

If the combined total of all your accounts (including accrued interest) is greater than \$250,000, you may still be fully insured as, for purposes of this insurance, deposits that are held in different ownership categories (e.g., joint, single, or retirement) are separately insured. Certificates of Deposit will be separately insured until the earliest maturity date after the end of the six- (6) month grace period previously noted. Certificates of Deposits that mature during the six-month period that are renewed for the same term and in the same dollar amount (with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a Certificate of Deposit matures during the six-month period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period. If your combined total is greater than \$250,000, or if you have Certificates of Deposit, please **visit a banking center or contact us at 877.322-9530 for additional information**. You may also call the FDIC toll-free at 877-275-3342 or visit [www.fdic.gov](http://www.fdic.gov).



*If you would like more information about your coverage, please visit your local banking center, call the FDIC toll-free at 877.275.3342, or visit [www.fdic.gov](http://www.fdic.gov).*

## How to Contact Us



Our team is committed to making your transition to First Financial as easy as possible. Below is important information on how you can contact us. If you have questions or concerns, please reach out to us—we are always here to help!

### Call Us

Our Client Service Center team is available at 877.322.9530 to help with questions or concerns. Please feel free to call us during the following hours:

Monday–Friday: 8:00 AM–8:00 PM Eastern Time

Saturday: 8:00 AM–5:00 PM Eastern Time

First Financial Bank also offers 24-hour Automated Telephone Banking for your convenience. Your new toll-free number for this service is 877.322.9530.

Your first call into our Automated Telephone Banking system will require that a new Personal Identification Number (PIN) be established. In order to establish a new PIN, you will be asked to enter your full Social Security number and account number. All calls made after the initial call will simply require your account number, last four digits of your Social Security number, and PIN. With just one call, access your account 24-hours a day.

### Visit A Banking Center

First Financial offers an extensive banking center network. Following the merger, we will have 150 banking centers in Ohio, Indiana, Illinois, and Kentucky. A complete list of our locations, including hours of operation, can be found at [www.bankatfirst.com/locations](http://www.bankatfirst.com/locations).

### Visit Us Online

We invite you to learn more via the First Financial website by visiting [www.bankatfirst.com](http://www.bankatfirst.com).

### Future Merger Communication

Over the next few weeks, as we move towards conversion weekend, you will be receiving continued communication from us via email, phone, or mail in regard to all important milestones and changes to your accounts. Several of these items are highlighted throughout this Welcome Booklet. We ask you to be on the lookout for this important information.

Another step on the path to success

