



Work. Life. Putting *your* success, first.

Whatever success means to you, we can help you get there. As a valued employee, First Financial Bank is pleased to offer you **first WorkLife** upgraded personal banking options that are designed to help you take another step on the path to success.

Open Your Free WorkLife Checking Account or HSA

Get your free checking account or HSA with convenient options like online banking, bill pay and direct deposit. Add a savings account with automatic transfers to help grow your savings even faster.

Customize

Next, customize your accounts with services that make managing your money even easier. With a Visa® check card and mobile apps, you're in control to decide how and when you bank!

Get Rewarded!

To say thanks for banking with us, you're invited to enjoy these special offers to help you achieve even greater success:

Pick one or all of these great rewards:

- ☒ **CD Bonus**—add 0.25% APY¹ more to any CD rate/APY
- ☒ **Savings Bonus**—get a higher return on your money market savings account
- ☒ **Mortgage Discount**—get \$250 off mortgage closing costs²
- ☒ **Installment Loan Discount**—get up to a 0.75% rate discount³
- ☒ **Credit Card Bonus**—get 5,000 bonus points on your Visa Platinum Rewards card⁴

Plus

- **FREE** Checking Account⁵
- **FREE** Health Savings Account
- First box of checks are **FREE**
- **FREE** Panorama personal finance tool
- **FREE** Mobile apps and customized alerts
- **FREE** Online banking and bill payment
- Nearly 5,000 surcharge-free ATMs
- Loan discounts
- **Overdraft protection**⁶ and dynamic transfers
- Simple Switch Kit to easily transfer your accounts to First Financial

See the reverse side for additional information about these **first WorkLife** benefits.

Electronic services

In today's fast-paced world, employees need a bank that can keep up. That's why we offer safe and simple electronic banking solutions—like online banking, bill payment, mobile apps and electronic statements and alerts—to work around busy lives.



Simplify your life and save time with electronic delivery of your account statements and notices.



Manage your money and receive alerts for up-to-date account information right on your mobile device.



Manage all of your accounts in one place with our personal finance management platform.



A whole new way to send money. With our personal payment service, we make it simple to pay anyone, anytime.



Aim, snap, deposit! Deposit checks anytime, anywhere with our mobile app by simply taking a picture of the check.

Personal loan discounts and no annual fee on your home equity loan!

Getting a new car? Time to pay for college tuition? Get up to 0.75% APR discount with automatic payment from your First Financial checking or savings account. Plus, pay no annual fee for the life of your home equity loan!

FREE Health Savings Account

When you put aside funds for a Health Savings Account as part of your First WorkLife banking, there are no service fees. With First Financial Bank, your HSA goes further.

FREE Wealth Management planning review*

First Financial's wealth relationship advisors have the expertise and knowledge to help you make the most of your money—now and into the future.

Overdraft protection and dynamic transfers

Sometimes you need a safety net just in case. First Financial Bank offers overdraft protection for your checking accounts. If your account is overdrawn, dynamic transfer uses available funds from another account that you have authorized to cover the overdraft on your checking account. First Financial makes the transfer automatically on your behalf, saving you the inconvenience of expensive overdraft and bounced-check fees.

Get a dedicated, personal banker

Now, more than ever, it's good to have help making your way through financial decisions. With First WorkLife, you'll get a personal banker who will work with you one-on-one to evaluate your goals and help you achieve even greater success. Your personal banker will even help you switch your accounts and set up direct deposit quickly and easily. You'll be ready to go!

Enroll today and start enjoying more banking benefits!

We are here to help you succeed.

1. APY (Annual Percentage Yield). One-time bonus on money not currently on deposit with First Financial Bank. Offer good for six months after the opening date of the spending account.
2. Closing cost discount available for new purchase and refinances only. Cannot be combined with any other mortgage offer.
3. Loan discount applies to a WorkLife relationship and when you use automatic payments from your First Financial checking or savings account. Discount available only on direct installment loan types. May not be combined with any other installment loan discount. One installment loan discount per client.
4. Subject to credit approval.
5. e-Statements required at account opening (or \$4 monthly fee applies).
6. Upon qualification.

*First Financial Wealth Management, a division of First Financial Bank, N.A., 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 FDIC Insured. • Have No Bank or Federal Government Guarantee. • May Lose Value.

first WorkLife™

Employee Bonus Banking



Health Savings Accounts (HSA)

A High-Deductible Health Plan (HDHP), often called consumer driven insurance, is a health plan with lower premiums and a high deductible for major services. HDHPs are popular today for the quick savings in health care premiums. In conjunction with a Health Savings Account, a High-Deductible Health Plan allows associates to be more conscious of their medical expenses.

Choosing the HDHP gives you the opportunity to open a personal HSA to make the tax-deductible contributions for eligible medical expenses now and during retirement.

HSA Eligibility

HSAs provide much-needed help with current and future medical expenses. However, you must be covered by an HSA-compatible health plan before you or the company can contribute to your account. Note that you cannot be covered under any other medical plan that is not HSA-compatible. This would include being enrolled in your spouse's plan as secondary coverage or contributing to a health care Flexible Spending Account.

Additional requirements include:

- You must not be enrolled in Medicare
- You must not be eligible to be claimed as a dependent on another individual's tax return
- You must be resident of the United States
- If you are a veteran, you may not have received veterans' benefits in the past three months
- You must not be in the active military

How an HSA Works

- You deposit money into your HSA on a pre-tax basis.
- You use the HSA to pay for medical expenses that apply towards your deductible and the coinsurance portion of the HDHP.
- You may also use the funds in your account to pay for most medical expenses, such as dental and vision care.
- Any unused money in your HSA rolls over from year to year, so you can accumulate money for future medical expenses.

Advantages of an HSA

Flexibility – You can use the funds in your account to pay for medical expenses, including expenses that your insurance may not cover, such as:

- Health insurance premiums or qualified medical expenses if you become unemployed
- Medical expenses after retirement (before Medicare)
- Qualified out-of-pocket Medicare expenses
- Long-term care expenses and insurance

Security – Your high-deductible insurance and HSA protect you against high or unexpected medical bills.

Savings – You can save the money in your account for future medical expenses and grow your account through tax-free investment earnings.

Advantages of an HSA *cont.*

Control – You make all the decisions about:

- How much money to put into the account up to the annual maximum or the IRS limits
- Whether to save for future expenses or pay current expenses
- Which qualified medical expenses to pay from the account

Portability – Unlike your Flexible Spending Account (FSA), the funds in your HSA are available to you, even if you:

- Change jobs
- Change your medical coverage
- Become unemployed
- Move to another state
- Change your marital status

Ownership – Funds remain in the account from year to year. There are no “use it or lose it” rules for HSAs

Tax Savings –

- Tax deductions when you contribute
- Tax-free withdrawals for qualified medical expenses
- Tax-free earnings through investments

Funding your HSA

The money you contribute to your HSA is always tax-free. Just like your FSA or 401(k), the amount you contribute to your HSA will reduce your taxable income. But unlike an FSA, your HSA contributions will never be lost, even if you don't use them next year.

How to Use your HSA

- Present your HDHP medical plan ID card to your medical provider
- Do not pay for any medical services at the time of the visit (except prescription drugs)
- Your medical provider will bill your medical plan provider for services
- You will receive an Explanation of Benefits (EOB) showing what is owed to the provider
- Pay your medical provider's invoice up to the amount shown on the EOB, using your HSA debit card or by check
- When you pay for medical expenses out of your pocket, you may reimburse yourself from your HSA, but be sure to keep the records to document the reimbursement.

To determine the amount you may want to contribute to your HSA:

- Estimate what your annual medical expenses might be. Write down the type and number of medical services. To estimate the actual cost, your medical plan provider internet site may provide some insight. Keep in mind, if you contribute more than you spend next year, any unused balance carries forward to the next year.
- You may only spend money from your HSA if funds are available in the account.

The IRS sets the amount of money that can be deposited into an HSA each year. For 2014, the total amount of HSA contributions is:

- Single Coverage: \$3,300
- Family Coverage: \$6,550 (associate plus one or more)

Individuals age 55 and older can make additional “catch-up” contributions. The maximum annual catch-up contribution for 2014 is \$1,000 in addition to the amounts listed above.

Contact your WorkLife representative to sign up today! We're here to help you succeed.



FACTS

WHAT DOES FIRST FINANCIAL BANK
DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, name, address, email address, income and assets
- Payment history and account balances
- Credit history and creditworthiness

How?

All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share your personal information; the reasons First Financial Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does First Financial Bank share? | Can you limit this sharing? |
|--|----------------------------------|-----------------------------|
| For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES | NO |
| For our marketing purposes – To offer our products and services to you | YES | NO |
| For joint marketing with other financial companies | YES | NO |
| For our affiliates' everyday business purposes – Information about your transactions and experiences | YES | NO |
| For our affiliates' everyday business purposes – Information about your creditworthiness | YES | YES |
| For our affiliates to market to you | YES | YES |
| For nonaffiliates to market to you | NO | We do not share |

To limit our sharing

If you wish to limit our sharing:

- Call our Client Service Center at 877-322-9530. Our menu will prompt you through your choice(s); or
- Visit us online at www.bankatfirst.com/contact-us or write to us at First Financial Bank, Attention: CIF, 225 Pictoria Drive, Suite 600, Cincinnati, OH 45246.

Please note:

If you are a *new* customer, we can begin sharing your information 30-days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 877-322-9530 or go to www.bankatfirst.com/contact-us.

Who we are

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| Who is providing this notice? | First Financial Bank and its affiliates (please see below for list of affiliates) |
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What we do

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| How does First Financial Bank protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
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| How does First Financial Bank collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Pay your bills or make a deposit • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
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| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
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| What happens when I limit sharing for an account I hold jointly with someone else? | If you have joint accounts, we will treat a request by one party to the account as applying to all parties to the account. The information sharing restriction request(s) will apply to accounts that each account holder has in his or her own name and any joint accounts the individual may be named on. |
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Definitions

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| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • First Financial Bank does not share information with nonaffiliates so they can market to you. |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include, but may not be limited to insurance companies. |

Other important information**List of Affiliates**

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| First Financial Bancorp First Financial Insurance, Inc. Irwin Reinsurance Corporation Irwin Commercial Finance Corporation First Financial Equipment Finance, LLC First Financial Collateral, Inc. (formerly known as American State Advisory Group Corporation) First Franchise Capital Corporation (formerly known as Irwin Franchise Capital Corporation) | First Financial Bank, N.A. Irwin Home Equity Corporation Irwin Mortgage Corporation Equipment Finance Irwin Commercial Finance Canada Corporation First Financial Insurance Indiana, Inc. (formerly known as Irwin Union Insurance, Inc.) |
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