

SERVICES OFFERED BY FIRST FINANCIAL BANK, N.A.  
2021

First Financial Bank's products and services are standardized across the company.

Branches also offer notary services, re-pinning debit cards, online banking and mobile banking troubleshooting.

Many locations have bilingual staff who can help.

Specific products and services are listed below. Product information may also be obtained at [FFIN.COM](http://FFIN.COM).

## **PERSONAL**

### 1. Checking

#### FFIN Checking Account Types and Benefits

#### **YOUR BENEFITS**

#### **PREMIER CHECKING**

#### **WOW! CHECKING**

#### **INTEREST CHECKING**

#### **HERITAGE CHECKING**

#### **FREE WITH eSTATEMENT**

**Free Debit  
Card, Online  
Banking,  
Mobile  
Banking & Bill  
Pay**

✓

✓

✓

✓

✓

**Free  
eStatement**

✓

✓

✓

✓

✓

**Paper  
Statement  
with images**

**\$2, with  
images**

**\$2, with  
images**

**\$2, with  
images**

**\$2, with  
images**

**\$2, with  
images**

**Cell Phone  
Protection**

✓

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| <b>\$10,000 Travel Accidental Death Insurance</b> |   | ✓ |   |   |   |
| <b>Roadside Assistance**</b>                      |   | ✓ |   |   |   |
| <b>Theft Protection</b>                           |   | ✓ |   |   |   |
| <b>Grocery Coupons</b>                            |   | ✓ |   |   |   |
| <b>Shopping, Dining &amp; Travel Discounts</b>    |   | ✓ |   |   |   |
| <b>Health Discounts</b>                           |   | ✓ |   |   |   |
| <b>Free Money Orders, Cashier Checks</b>          | ✓ |   |   |   |   |
| <b>Notary Service</b>                             | ✓ | ✓ | ✓ | ✓ | ✓ |
| <b>Pays Interest*</b>                             | ✓ |   | ✓ | ✓ |   |

|   |   |   |   |                       |            |
|---|---|---|---|-----------------------|------------|
| <b>Foreign ATM refunds per month</b>          | <b>Up to \$15</b>                                   |   | <b>Up to \$6</b>                                  | <b>Up to \$10</b>     |            |
| <b>Free Branded Checks (1 order annually)</b> | ✓   |   | ✓   | ✓                     |            |
| <b>Monthly Fee</b>                            | <b>\$12</b> if average balance falls below \$10,000 | <b>\$6</b><br>Reduced to \$0 with \$.10 per swipe | <b>\$6</b> if average balance falls below \$1,000 | <b>\$0</b> if age 62+ | <b>\$0</b> |

## 2. Savings

- a. Traditional
- b. Kid's
- c. Health Savings Accounts (HSA) – Accounts authorized by the Federal government for qualifying consumers to pay certain medical expenses.

3. CDs and IRAs
  - a. Personal CDs
  - b. Traditional IRA
  - c. Roth IRA
  
4. Online and Mobile Banking
  - a. Direct Deposit
  - b. Mobile Deposit
  - c. Online Bill Pay
  - d. Pay Your Friend
  - e. eStatements
  
5. Personal Investment Services (offered through *First Financial Investment Advisors* - - <https://www.raymondjames.com/ffb-investments>)
  
6. Consumer Credit Cards (offered through *Elan Financial Services*)
  
7. Vehicle Loans
  
8. Recreational Loans
  
9. Personal Loans and Consumer Lines of Credit
  
10. CD Secured Loans

11. Mortgage Loans (offered both in-house and through *First Financial Mortgage*)

- a. FHA
- b. VA
- c. Texas Vet
- d. Conventional
- e. USDA
- f. Second Liens
- g. Investment Properties
- h. Barndominium Loans
- i. Bridge Loans
- j. Construction Loans
- k. Home Improvement
- l. Low to Moderate Income Programs
- m. Adjustable Rate Mortgages (ARMs)
- n. Home Equity Loans and Home Equity Lines of Credit

12. Debit Card Services

- a. Text Alerts
- b. Custom Card Designer

13. ATMs with Deposit-Taking Capability

14. Call Center

15. Domestic and International Wire Transfer

## **BUSINESS BANKING**

### 1. Checking

|  | <b>Business 500</b>       | <b>Business Account Analysis</b>                                      | <b>Business Interest Checking</b>   | <b>Business Money Market</b>          | <b>Business Savings</b>             |
|--|---------------------------|---|---|---------------------------------------|-------------------------------------|
| <b>Minimum to Open</b>                       | <b>\$100</b>              | <b>\$100</b>  | <b>\$100</b>  | <b>\$100</b>                          | <b>\$100</b>                        |
| <b>Monthly Maintenance</b>                   | <b>\$0</b>                | <b>\$20</b>   | <b>\$10</b>   | <b>\$12</b>                           | <b>\$3</b>                          |
| <b>Maintenance Waived for <sup>[1]</sup></b> | <b>No maintenance fee</b> | <b>Earnings Credit applied toward cost of services <sup>[3]</sup></b> | <b>\$2,500 Average Ledger Balance<br/>-or-<br/>\$25,000 Combined loan, checking, and savings ledger balance</b> | <b>\$2,500 Average Ledger Balance</b> | <b>\$500 Average Ledger Balance</b> |
| <b>Number of Items Included</b>              | <b>500</b>                | <b>N/A</b>  | <b>200</b>  | <b>-</b>                              | <b>-</b>                            |

|   |  |                  |  |                                 |                                |
|---|--|------------------|--|---------------------------------|--------------------------------|
| <b>Per Item over Limit</b>                      | <b>\$0.50</b>                            | <b>N/A</b>       | <b>\$0.50</b>                            | <b>-</b>                        | <b>-</b>                       |
| <b>Per Deposit</b>                              | <b>Included in Items</b>                 | <b>\$0.50</b>    | <b>Included in Items</b>                 | <b>-</b>                        | <b>-</b>                       |
| <b>Items Deposited - Foreign/Transit</b>        | <b>Included in Items</b>                 | <b>\$0.15</b>    | <b>Included in Items</b>                 | <b>-</b>                        | <b>-</b>                       |
| <b>Items Deposited - On-us</b>                  | <b>Included in Items</b>                 | <b>\$0.12</b>    | <b>Included in Items</b>                 | <b>-</b>                        | <b>-</b>                       |
| <b>Debits Paid</b>                              | <b>Included in Items</b>                 | <b>\$0.15</b>    | <b>Included in Items</b>                 | <b>\$10.00 per debit over 6</b> | <b>\$3.00 per debit over 6</b> |
| <b>Paper Statement</b>                          | <b>\$5.00</b><br>(waived for eStatement) | <b>No Charge</b> | <b>\$5.00</b><br>(waived for eStatement) | <b>No Charge</b>                | <b>No Charge</b>               |
| <b>Optional Sweep Protection <sup>[2]</sup></b> | <b>\$5.00 per Occurrence</b>             |                  | <b>\$5.00 per Occurrence</b>             |                                 |                                |



|  |                              |                                       |  |  |  |
|--|------------------------------|---------------------------------------|--|--|--|
| <b>Earns Interest</b>                      | <b>No</b>                    | <b>No</b>                             | <b>Earns tiered Business Interest rate based on collected balances</b> | <b>Earns tiered Business Money Market rate based on collected balances</b> | <b>Earns Business Savings Rate based on collected balances</b> |
| <b><u>Treasury Management Services</u></b> | <b>Service Charges Apply</b> | <b>Analyzed Service Charges Apply</b> | <b>Service Charges Apply</b>   |  |  |

**Notes:**

1. Excludes Trust Investments & CDs.
2. Sweep from transaction account or line of credit.
3. Excludes NSF charges.
4. No charge from our banks. Foreign ATM charges will still apply.

2. Savings

- a. Business Savings
- b. Employee Health Savings Accounts

3. Business Online Banking

4. Business Mobile Banking

5. Business Bill Pay
6. Commercial Loans
  - a. Working Capital Loans
  - b. Agriculture Loans
  - c. Equipment Loans
  - d. Floor Plan Loans
  - e. Commercial Real Estate Loans
  - f. Residential Construction Loans
  - g. Letters of Credit
  - h. Oil and Gas Loans
7. First Finance – four programs to provide businesses an opportunity to offer financing for goods and services at no- or low-interest installment contracts.
8. Business Credit Cards (offered through *Elan Financial Services*)
9. Positive Pay – Business Banking Fraud Protection
10. ACH Blocks/Filters
11. Overnight Investments
  - a. Zero Balance Accounts
  - b. Automated Repurchase Agreement Sweeps
  - c. Deposit Account Sweeps

## **TREASURY MANAGEMENT**

1. ACH Direct Payments
2. Remote Deposit
3. Merchant Services
4. Lockbox Services
5. Zero Balance Accounts
6. Concentrate Cash

## **TRUST & WEALTH MANAGEMENT**

1. Trust Management
2. Estate Management
3. Investment Management
4. Oil & Gas Management
5. Real Estate & Property Management
6. Company Retirement Planning