

June 28, 2024



Simply
Bank.™

We have exciting news to share with you.

SimplyBank will officially become part of First Financial Bank on July 1, 2024. Like Simply, First Financial is a strong community-focused organization with 190 years of helping individuals, families and businesses with their financial needs.

What you can expect following the closing date:

- Our signs will change to the First Financial Bank name, but you'll be greeted by the same great people.
- You can continue to bank at the same offices and ATMs—in person, by phone or online. Plus, beginning July 22, you'll have access to your accounts at any of First Financial Bank's other 70 branch locations throughout Indiana, Illinois, Kentucky, and Tennessee.
- Your Simply accounts will automatically convert to similar accounts and services at First Financial, as noted in your original letter. We have taken great care to match your current accounts to First Financial accounts with similar benefits and features. To give you time to familiarize yourself with your new accounts, we'll waive the monthly service charge on any Checking and Savings accounts until October 1, 2024. If you feel a different account may better suit your needs, simply let us know.
- You can continue using the same checks. Visa debit cards will be mailed closer to July 22.

We're here for you.

Over the weekend of July 19-21, we'll take the final steps to combine SimplyBank and First Financial Bank. Rest assured, we will keep you informed along the way of any important date or account changes, and our friendly and experienced associates will be here to answer your questions.

An updated timeline has been added to first-online.bank/simplybank for your convenience, highlighting key dates. Feel free to reach us anytime by stopping in your local office, or calling 423-567-7265.

Thank you for banking with us. We look forward to taking care of you every day.

Sincerely,

Norman D. Lowery
President & CEO, First Financial Bank