

Important update for SimplyBank online banking users

Your online banking site will have a new name, new address and a new look beginning July 22, 2024, when your Simply accounts and services transition to First Financial Bank.

Rest assured, you'll have access to the same online benefits you now enjoy, plus exciting new features to give you an enhanced online and mobile banking experience.

Here's what you need to know to make the most of it all.

Getting started

Beginning July 22 at 9 a.m. ET, you can log into your accounts at first-online.bank by taking the following steps:

- Enter your current Simply username as your login ID unless notified otherwise of a new username.
- Enter the last 4 digits of your Social Security number (XXXX) followed by the year of your birth (YYYY) as your password. Your password should look like this: XXXXXXXX.
- Follow the on-screen prompts to set up a new password.
- For security purposes, you'll then need to verify your identity by entering a passcode that we'll send you by email, phone or text message.
- If you check that you're using a private computer, you won't need a passcode for subsequent logins. If you haven't checked that you're using a private computer, you'll need to complete this security process when you log in next.

For mobile banking users

- Simply download the free First Mobile app via the Apple App Store® or Google Play™.
- You'll enjoy easy, fast and secure access to your accounts from your iPhone®, iPad® or Android™ device.

Quick reference

Thursday, July 18 • 4 p.m. ET

Simply online bill pay will be unavailable.


Friday, July 19 • 4 p.m. ET

Simply online banking and mobile banking will no longer be available.

Prior to this date, download or print any account transaction history or statements you'd like to save.

Monday, July 22 • 9 a.m. ET

Begin using First online banking and mobile banking.

Any change that may require an action on your part is marked with this  symbol.



iOS®



Android™

Online access to your accounts will remain the same

Any existing account you currently access online will continue to be available to you in First online banking.

Move money between accounts

With First online banking, you can:

- Transfer funds internally between First Financial accounts.
- Transfer funds to and from accounts at other financial institutions.

ACTION: If you have any existing transfers or pending transfers, they won't convert to First online banking. Once you login, on or after July 22, you can set up internal or external transfers under Move Money.

A simple, secure way to send money

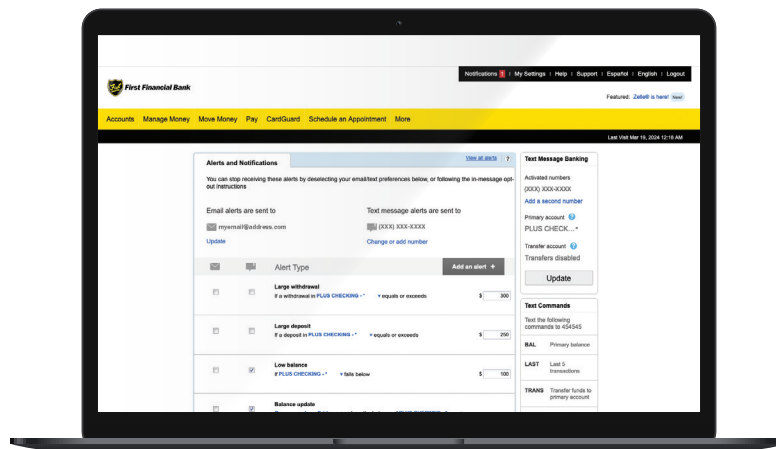
- As an online or mobile banking user, you can pay anyone who has an account at a bank or credit union in the United States from almost anywhere you are, with Zelle® personal payment service.
- All you need is their email address or text message-capable mobile phone number, and you can send, request and receive money from anyone in the United States via email or text.

ACTION: Simply customers currently enrolled in Zelle will need to re-enroll on or after July 22 to continue using this service.

Set up alerts

With First online banking, you can choose to receive alerts by email or text for balance update, low balance, high balance, large withdrawal, large deposit and check cleared. You can also receive reminders regarding your loan payment.

ACTION: Current alerts will not transfer to First online banking. Once you log in, on or after July 22, you can set up alerts by going to Additional services > Text banking & alerts > Add an alert.

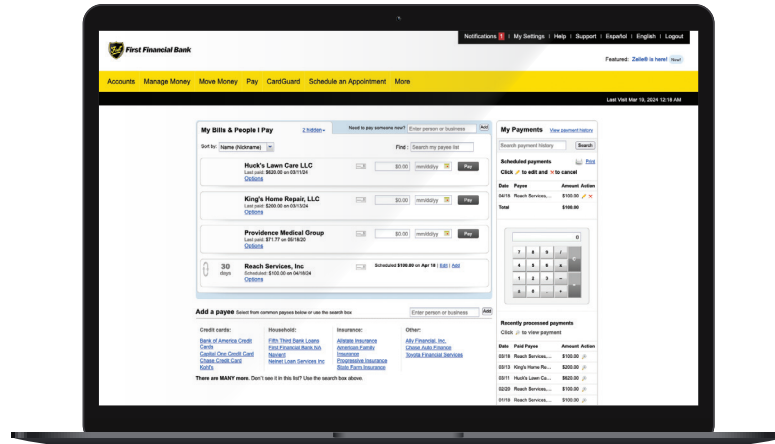


Actions required before 4 p.m. ET on July 19

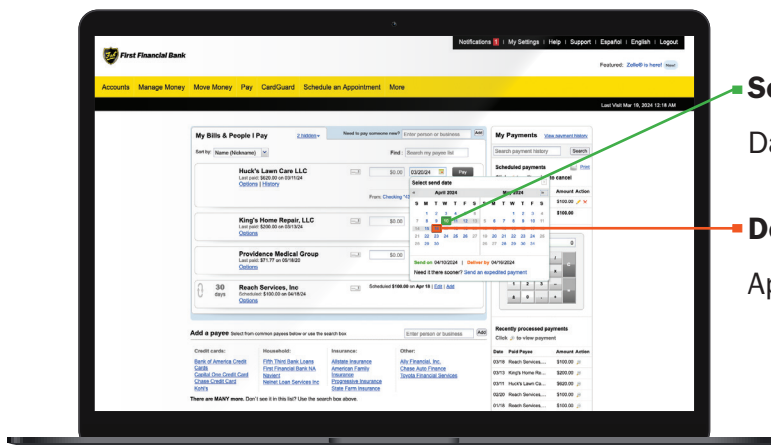
- ✓ **FOR TRANSACTION HISTORY AND STATEMENTS:** If you'd like to retain any transaction history for your accounts, you should download or print this information. You may also want to download or print any statements you wish to retain. This information will not transfer to First online banking.
- ✓ **FOR QUICKEN®, QUICKBOOKS® AND MINT® USERS:** Download account transactions. This transaction history will not transfer.

Here's how bill pay works at First Financial

- Bill pay history and pending bill payments will convert automatically. While bill pay should be available the evening of July 22, bill pay history may not be available until July 26.
- Payments set up prior to July 18 will be processed even if the due date falls during the transition weekend.



- ✓ **ACTION:** The timing of online bill payments at First Financial is different than at Simply. Beginning July 22, First Financial will take money out of your account on the date that your online bill payment is sent—not the date the payment is due. You'll need to be sure you have the correct amount of money in your account on the day your payment is scheduled to be sent. Use the example below to help schedule your payments appropriately.



Send On Date

Date money is taken from account.

Delivery Date


Approximate date funds deliver to payee.



We're here to help

If you have additional questions or need assistance stop by your local banking center **or...**

Now through July 19

 Call 423.567.7265


 Visit first-online.bank/simplybank

Beginning July 22

 Call 800.511.0045

 Visit first-online.bank/simplybank

Beginning July 22

 Beginning July 22 at 9 a.m. ET, log into your accounts at first-online.bank.



Ask Gabby!

Gabby is your new digital assistant available to you anytime on the First website and inside First online banking and the mobile app.

Visit first-online.bank/gabby to learn how she can help!

