

RETAIL BANKING SERVICES OFFERED BY FIRST FINANCIAL BANK 2024

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

Branches offer notary services, re-pinning debit cards, online banking and mobile banking troubleshooting along with the products and services in the following list.

Multiple locations include bilingual staff.

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

PERSONAL

1. Checking

<u>YOUR BENEFITS</u>	PREMIER CHECKING	WOW! CHECKING	INTEREST CHECKING	HERITAGE CHECKING	FREE WITH eSTATEMENT	First Access Checking
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	\$2, with images
Cell Phone Protection*		✓				
Up to \$10,000 Travel Accidental Death and Dismemberment Insurance*		✓				
Roadside Assistance*		✓				
Fully Managed Fraud Resolution Services		✓				
Up to \$1 Million Identity Theft Reimbursement Coverage*		✓				
Travel and Leisure Discounts**		✓				
RideShare Protection*		✓				
Health Discount Savings***		✓				
Complimentary Money Orders, Cashier Checks	✓					
Notary Service	✓	✓	✓	✓	✓	✓
Pays Interest****	✓		✓	✓		
Foreign ATM refunds per month	Up to \$15		Up to \$6	Up to \$10		
Free Branded Checks (1 order annually)	✓		✓	✓		
Monthly Fee	\$12 if average balance falls below \$10,000	\$6 Reduced to \$0 with \$.10 per swipe	\$6 if average balance falls below \$1,000	\$0 if age 62+	\$0	\$4.99

2. Special Purpose Accounts
 - a. FirstAccess Checking – Certified BankOn account - - <https://ffin.com/en-us/personal-banking/bank/checking/firstaccess-checking/>
 - b. Bounceback Checking
 - c. Go Global Account
3. Savings
 - a. Traditional Savings Accounts
 - b. Kid’s Savings Accounts
 - c. Health Savings Accounts (HSA) – Accounts authorized by the Federal government for qualifying consumers to pay certain medical expenses.
4. CDs and IRAs
 - a. Personal CDs
 - b. Special Rate CD
 - c. Traditional IRA
 - d. Roth IRA
5. Online and Mobile Banking
 - a. Direct Deposit
 - b. Mobile Deposit
 - c. Online Bill Pay
 - d. eStatements
 - e. Digital Wallet
 - f. Zelle©
 - g. Debit Card Controls
 - h. Account Alerts
 - i. SavvyMoney Credit Score Service
6. Personal Investment Services (offered through *First Financial Investment Advisors* - - <https://www.raymondjames.com/ffb-investments>)
7. Automobile, Motorcycle and RV Loans
8. Recreational Loans
9. Personal Loans and Consumer Lines of Credit
10. CD Secured Loans
11. [Consumer Credit Cards](#) (offered through *Elan Financial Services*)
 - a. Platinum Card
 - b. Everyday Rewards+ Card
 - c. MaxCash Preferred Card
 - d. Travel Rewards+ Card
 - e. Reserve Rewards+ Card
 - f. College Real Rewards Card
 - g. Secured Cards

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

- a. Conventional
- b. FHA
- c. VA
- d. USDA
- e. Texas Vet
- f. Second Liens
- g. Investment Properties
- h. Barndominium Loans
- i. Bridge Loans
- j. Construction Loans
- k. Home Improvement
- l. Secondary Mortgage Programs for LMI Applicants
 - i. Homes for Texas Heroes with Down Payment Assistance
 - ii. SETH Program
- m. Individual Tax Identification Number (ITIN) Program
- n. ITIN Program for properties specifically in Majority Minority Census Tracts
- o. Affordable Home Loan Program
- p. Affordable Home Loan Program for properties specifically in Majority Minority Census Tracts
- q. Adjustable-Rate Mortgages (ARMs)
- r. Home Equity Loans and Home Equity Lines of Credit
- s. Farm and Ranch Programs

13. ATMs with Deposit-Taking Capability

14. Call Center

15. Domestic and International Wire Transfer

BUSINESS BANKING

1. Checking

	Business 500	Business Account Analysis	Business Interest Checking	Business Money Market	Business Savings
Minimum to Open	\$100	\$100	\$100	\$100	\$100
Monthly Maintenance	\$0	\$20	\$10	\$12	\$3
Maintenance Waived for^[1]	No maintenance fee	Earnings Credit applied toward cost of services ^[3]	\$2,500 Average Ledger Balance -or- \$25,000 Combined loan, checking, and savings ledger balance	\$2,500 Average Ledger Balance	\$500 Average Ledger Balance
Number of Items Included	500	N/A	200	-	-
Per Item over Limit	\$0.50	N/A	\$0.50	-	-
Per Deposit	Included in Items	\$0.50	Included in Items	-	-
Items Deposited - Foreign/Transit	Included in Items	\$0.15	Included in Items	-	-
Items Deposited - On-us	Included in Items	\$0.12	Included in Items	-	-
Debits Paid	Included in Items	\$0.15	Included in Items	\$10.00 per debit over 6	\$3.00 per debit over 6
Paper Statement	\$5.00 (waived for eStatement)	No Charge	\$5.00 (waived for eStatement)	No Charge	No Charge
Optional Sweep Protection^[2]	\$5.00 per Occurrence		\$5.00 per Occurrence		
Earns Interest	No	No	Earns tiered Business Interest rate based on collected balances	Earns tiered Business Money Market rate based on collected balances	Earns Business Savings Rate based on collected balances
<u>Treasury Management Services</u>	Service Charges Apply	Analyzed Service Charges Apply	Service Charges Apply		

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
 - a. Business E-statements
 - b. Hurdlr - a simple business expense and mileage tracking app for business owners and other entrepreneurs who do not need a complex accounting system.
 - c. Autobooks - online accounting solution that helps small business customers with electronic invoicing, online payment acceptance, invoice tracking, and small business accounting.
 - d. PayRecs - an international payment platform that allows users to send and receive payment as well as hold currency accounts.
 - e. Homebase – Small business payroll solution that provides payroll, new hire onboarding, time tracking and employee app.
4. Business Mobile Banking
5. Business Bill Pay
6. Commercial Loans
 - a. Working Capital Loans
 - b. Agriculture Loans/Farm and Ranch Programs
 - c. Equipment Loans
 - d. Floor Plan Loans
 - e. Commercial Real Estate Loans including Multifamily properties
 - f. Residential Construction Loans
 - g. Letters of Credit
 - h. Oil and Gas Loans
7. Small Business Administration (SBA) Loan Programs
 - a. SBA 7(a) Loan Program
 - b. SBA 504 Loan Program
8. First Finance – four programs to provide businesses an opportunity to offer financing for goods and services at no- or low-interest installment contracts. - -
<https://www.ffinonline.com/rfp/>
9. [Business Credit Cards](#) (offered through *Elan Financial Services*)
 - a. Business Cash Preferred Card
 - b. Business Card
 - c. Smart Business Reward Card
 - d. Business Real Reward Card

TREASURY MANAGEMENT

1. ACH Direct Payments
2. Remote Deposit
3. Merchant Services
4. Lockbox Services
5. Zero Balance Accounts
6. Concentrate Cash
7. Positive Pay – Business Banking Fraud Protection
8. ACH Blocks/Filters

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

MORTGAGE LOAN PRODUCTION OFFICES

1. Austin
2. Mansfield
3. Arlington
4. Dallas

RESOURCES AND CLASSES OFFERED

1. How to Prevent Overdrafts
2. Your Credit Score
3. Online Privacy Tips
4. Credential Stuffing Prevention
5. Creating a Texas Strong Password
6. Identity Theft Prevention
7. Identity Theft Victim Resources
8. Financial Exploration Presentations
9. Romance Scams Presentations
10. Government Imposter Scams Presentations
11. Loan Payment Calculator
12. How to Start Your Business
13. How to Grow Your Business
14. Business Email Safety
15. Cyber Preparedness