

RETAIL BANKING SERVICES OFFERED BY FIRST FINANCIAL BANK
2026

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.

Products and services, with a general description, are listed below. Specific product details and requirements for activation/enrollment (if applicable) may be obtained at [FFIN.COM](https://www.ffin.com).

PERSONAL

1. Checking

- a. Premier Checking - The perfect interest-bearing checking account for larger balances and those who use Money Orders and Cashier's Checks.
- b. WOW! Checking – The Bank's leading account with options including:
 - i. FirstBenefits app to access account features
 - ii. Identity Theft Expense Reimbursement Coverage: Receive up to \$1,000,000 to help pay expenses, clear your name, and restore your identity, should you become a victim of identity theft.
 - iii. Fully Managed Identity Fraud Resolution Services: Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.
 - iv. Up to \$10,000 of Travel Accidental Death & Dismemberment Insurance
 - v. Rideshare Protection: Up to \$100,000 of accidental death and dismemberment coverage and \$10,000 accident medical expense benefit if injured while traveling in a vehicle operated by a Transportation Network Company, as defined in the insurance certificate.
 1. Coverage also includes up to \$250 personal-property benefits for replacement of property stolen, damaged or destroyed due to an accident while traveling in a vehicle operated by a Transportation Network Company
 - vi. Roadside Assistance Service: 24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence
 - vii. Cellular Telephone Protection:
 1. Covers unlimited number of phones on a cellular telephone bill
 2. Covers damage or theft
 3. Up to two claims and maximum of \$1,000 per twelve-month period
 4. Up to \$600 per claim with \$50 deductible per claim
 - viii. Health Discount Savings:
 1. Vision - exams, glasses, contact lenses, etc.
 2. Prescriptions
 3. Dental
 4. Hearing
 - ix. Travel and Leisure Discounts - Local and national discounts on hotels, restaurants, rental cars, auto care, museums, sporting events, salon services, and more
- c. Interest Checking - Earn interest without maintaining a larger balance.
- d. Heritage Checking - An interest-bearing account for those ages 62 or better.

- e. Free with eStatement - The perfect starter account if you are looking to open your first checking account.
- f. First Access Checking – Certified BankOn account - - <https://ffin.com/en-us/personal-banking/bank/checking/firstaccess-checking/>
- g. Bounceback Checking
- h. First Checking – For children under 18, this joint account is designed to help children learn the value of responsible spending.

2. Savings

- a. Traditional Savings Accounts
- b. Kid’s Savings Accounts
- c. Health Savings Accounts (HSA)

3. CDs and IRAs

- a. Personal CDs
- b. Special Rate CD
- c. Traditional IRA
- d. Roth IRA

4. Digital Banking

- a. Online Banking
 - i. Account Detail Access
 - ii. Statement Access
 - iii. Stop Payment features
 - iv. Order Checks
 - v. Secure Account Communication including debit card alerts, SMS, or push alerts
 - vi. SavvyMoney Credit Score Service
 - 1. Credit Score
 - 2. Full Credit Report
 - 3. Credit Monitoring
 - 4. Score Simulator
 - 5. Debt-to-Income Ratio
 - 6. Allstate Identity Theft Protection Services
 - vii. Bill Pay
 - viii. Intuit’s WebConnect Express to support Quicken and TurboTax
 - ix. Digital Wallet
 - x. Debit Card Controls
- b. First Financial Mobile
 - i. Mobile Deposit
 - ii. Zelle©
 - iii. Secure access with fingerprint ID or facial recognition

5. Automobile/Motorcycle Loans
6. Recreational Loans, including Boat, RV and ATV
7. Personal Loans and Consumer Lines of Credit
8. CD Secured Loans
9. [Consumer Credit Cards](#) (offered through *Elan Financial Services*)
 - a. Everyday Rewards+ Card
 - b. MaxCash Preferred Card
 - c. Travel Rewards+ Card
 - d. Reserve Rewards+ Card
 - e. College Real Rewards Card
 - f. Zero+ Card
 - g. Secured Cards
10. Medical Professionals Mortgage and Lines of Credit
11. 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. Affordable Home Loan Program
 - n. Affordable Home Loan Program for properties specifically in Majority Minority Census Tracts
 - o. Community Access Home Loan Program
 - p. Community Access 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

- 12. Mortgage Grant Programs
 - a. Home Ready, Home Possible
 - b. Conventional MMCT
- 13. ATMs with Deposit-Taking Capability
- 14. Call Center
- 15. Domestic and International Wire Transfer

PERSONAL RESOURCES

- 1. Consumer Fraud Prevention Hub
- 2. Articles and Financial Education
- 3. Loan Calculators

BUSINESS

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
Treasury Management Services	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. Autobooks - online accounting solution that helps small business customers with electronic invoices, online payment acceptance, invoice tracking, and small business accounting.
 - c. PayRecs - an international payment platform that allows users to send and receive payment as well as hold currency accounts.
 - d. Homebase – Small business payroll solution that provides payroll, new hire onboarding, time tracking, and employee app.
 - e. Veem – AP/AR Automation – Domestic and international business payments system for both accounts payable and accounts receivable.
 - f. Workforce GO! – Small business payroll and reporting system.
4. Business Mobile Banking
5. Business Bill Pay
6. Business 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 Zero+ Card
 - c. Smart Business Reward Card
 - d. Business Real Reward Card

BUSINESS RESOURCES

1. Business Fraud Prevention Hub
2. Articles and Financial Education

TREASURY MANAGEMENT

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

WEALTH MANAGEMENT

1. Trust Management
2. Estate Management
3. Investment Management
4. Oil & Gas Lease Management
5. Real Estate and Property Management
6. Employee Benefits
7. Resources and Insights
 - a. Market Updates
 - b. Articles and Financial Education

INVESTMENT ADVISORS (offered through Raymond James - <https://www.raymondjames.com/ffb-investments>)

1. Education Planning
2. Financial Planning
3. Fixed Income Services
4. Investment Solutions
5. Retirement Planning
6. Risk Management