

SERVICES OFFERED BY FIRST FINANCIAL BANK, N.A.  
2023

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

<u>YOUR BENEFITS</u>	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 <sup>‡</sup>		✓			
Up to \$10,000 Travel Accidental Death and Dismemberment Insurance <sup>‡</sup>		✓			
Roadside Assistance <sup>‡</sup>		✓			
Fully Managed Fraud Resolution Services		✓			
Up to \$1 Million Identity Theft Reimbursement Coverage <sup>‡</sup>		✓			
Travel and Leisure Discounts <sup>**</sup>		✓			
RideShare Protection <sup>*</sup>		✓			
Health Discount Savings <sup>***</sup>		✓			
Complimentary Money Orders, Cashier Checks	✓				
Notary Service	✓	✓	✓	✓	✓
Pays Interest <sup>****</sup>	✓		✓	✓	
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



## 2. Special Purpose Accounts

- a. FirstAccess Checking – Certified BankOn account - - <https://ffin.com/en-us/personal-banking/bank/checking/firstaccess-checking/>
- b. Bounce Back Checking
- c. Going 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. Pay Your Friend
- e. eStatements
- f. Digital Wallet
- g. Zelle©
- h. Debit Card Controls
- i. Account Alerts
- j. SavvyMoney Credit Score Service

## 6. Personal Investment Services (offered through *First Financial Investment Advisors* - - <https://www.raymondjames.com/ffb-investments>)

## 7. Consumer Credit Cards (offered through *Elan Financial Services*)

- a. Everyday Reward + Card
- b. Platinum Card
- c. Max Cash Preferred Card
- d. College Real Reward Card
- e. Max Cash Secure Card
- f. Secure Card



8. Vehicle Loans

9. Recreational Loans

10. Personal Loans and Consumer Lines of Credit

11. CD Secured Loans

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. Low- to Moderate-Income Programs
  - i. Home for Heroes with Down Payment Assistance
  - ii. SETH Program
- m. Individual Tax Identification Number (ITIN) Program
- n. Affordable Housing Loan Program
- o. Adjustable-Rate Mortgages (ARMs)
- p. Home Equity Loans and Home Equity Lines of Credit

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 -or- \$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 (waived for eStatement)</b>	<b>No Charge</b>	<b>\$5.00 (waived for eStatement)</b>	<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><a href="#">Treasury Management Services</a></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 E-statements
5. Hurdle
6. Autoboooks
7. Business Mobile Banking
8. Business Bill Pay
9. 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
10. Small Business Administration (SBA) Loan Products
11. 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/>
12. [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
9. Overnight Investments
  - a. Zero Balance Accounts
  - b. Automated Repurchase Agreement Sweeps
  - c. Deposit Account Sweeps

## **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



## **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