

RETAIL BANKING SERVICES OFFERED BY FIRST FINANCIAL BANK
2025

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.

PERSONAL

1. Checking

YOUR BENEFITS	PREMIER CHECKING	WOW! CHECKING	INTEREST CHECKING	HERITAGE CHECKING	FREE WITH eSTATEMENT	First Access Checking	FIRST CHECKING FOR MINORS
Free Debit Card, Online Banking, Mobile Banking & Bill Pay	✓	✓	✓	✓	✓	✓	✓ <i>(if 13 or older, does not include bill pay access)</i>
Free eStatement	✓	✓	✓	✓	✓	✓	✓
Paper Statement with images	\$2, 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	\$0

All First Financial checking accounts provide these select services at no charge:

- [Online Banking](#) for 24/7 access to your account information and the ability to transfer funds between accounts.
- [Online Bill Pay](#) to handle ALL your bills and send money to individuals. Enter your payment information, select the date you want the payment to arrive and we'll do the rest.
- Instant Issue [Debit Card](#) with your choice of PIN.
- [Mobile Banking](#) Services. Download our FREE app and stay connected. Set email alerts. Pay bills. Make Deposits. You're always in control of your money.

Visit any of our convenient locations to meet with a Personal Banker.

Special Program Notes:

*The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the benefits described. Please refer to the actual Guide to Benefits and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

**Travel and Leisure Discounts available online only

***Health Discount Savings is NOT insurance. Registration/activation is required.

****Rates subject to change without notice

2. Special Purpose Accounts
 - a. First Access Checking – Certified BankOn account - - <https://ffin.com/en-us/personal-banking/bank/checking/firstaccess-checking/>
 - b. Bounceback Checking
 - c. Go Global Account
 - d. First Checking – Youth checking 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
 - j. TurboTax for all deposit customers
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. ATMs with Deposit-Taking Capability
12. Call Center
13. Domestic and International Wire Transfer

14. [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

15. 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

16. Down Payment Assistance Programs

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. Autobooks - online accounting solution that helps small business customers with electronic invoicing, 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. 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. Payment Manager
 - a. Positive Pay – Business Banking Fraud Protection
 - b. ACH Blocks/Filters

TRUST & ASSET MANAGEMENT

1. Trust Management
2. Estate Management
3. Investment Management
4. Oil & Gas Lease Management
5. Real Estate and Property Management
6. Company Retirement Planning

MORTGAGE LOAN PRODUCTION OFFICES

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

CONSUMER FRAUD PREVENTION HUB

1. What To Protect
2. Popular Topics
3. Your Identity
4. Scams
5. How-To Guides
6. Money
7. Senior Citizens
8. Internet
9. Mobile Phone
10. Wi-Fi and Travel
11. Social Media
12. Home and Life

BUSINESS FRAUD PREVENTION HUB

1. Find Assistance
2. Resources
3. Cybersecurity
4. Internal Controls
5. Payments
6. Employees
7. Emerging Threats
8. Online Accounts
9. Scams That Target Small Business
10. External Threats
11. Sales and Marketing
12. Physical Security

RESOURCES AND CLASSES OFFERED

1. How to Protect Your Access
 - a. Privacy Policy
 - b. Secure Login
 - c. Information about Phishing, ID Theft and Online Scams
 - d. Fraud Prevention
2. Mortgage Calculator Tools
3. How to Prevent Overdrafts
 - a. Overdraft Protection
 - b. Overdraft Privilege/Overdraft Privilege Plus
 - c. No Overdraft Privilege or Protection
4. Your Credit Score
 - a. How to Build Strong Credit History
 - b. How to Rebuild Your Credit Score
5. Creating A Password
6. Identity Theft Prevention
7. Identity Theft Victim Resources
8. Financial Exploitation
9. Financial and Mental Health
10. Business Loan Payment Calculator
11. How to Start Your Business
12. Grow Your Business
13. Business Email Safety
14. Preparing for a Cyber Incident



Limits and Fees

Account Closing Fee (Account Closed Within 180 Days of Opening)	\$25.00
Account Closed in Overdraft	\$25.00
Chargeback Fee (Charged on Business Accounts Only)	\$12.00
Duplicate Statement Printed At Regular Statement Cycle (Per Month)	\$2.50
Garnishments	\$100.00 + \$25.00/Hour + Attorney Fees
Levies	\$100.00 + \$25.00/Hour + Attorney Fees
Inactivity Fee (Checking Accounts With No Activity For 120 Days)	\$5.00
Overdraft Item Fee (Maximum of 5 Charged Per Day on Consumer Accounts)	\$35.00
Balancing Assistance (Per Hour)	\$25.00
Research Item Copy (Per Page – Charged on Business Accts & Legal Request)	\$5.00
Research Charge (Per Hour – Charged on Business Accts & Legal Request)	\$25.00
Return Item Fee (Maximum of 5 Charged Per Day on Consumer Accounts)	\$35.00
Special Cut Off Statement (Per Month)	\$5.00
Stop Payment Charge	\$35.00
Sweep/Automatic Transfer (Per Day)	\$5.00
Wire Transfer - Incoming (Provided Only To Customers)	\$15.00
Wire Transfer - Outgoing (Provided Only To Customers)	\$25.00
Wire Transfer - International Outgoing (Provided Only To Customers)	\$100.00
Foreign ATM Activity Fee Balance Inquiry (ATM Not Owned by FFB)	\$1.50
Foreign ATM Activity Fee Withdrawal (ATM Not Owned by FFB)	\$1.50
Debit Card Replacement	\$5.00
Fax Service (Per Page - Where Available)	\$2.00
Hold Statement	\$2.00
Instant Statement (Charged on Business Accounts Only)	\$5.00
Medallion Guarantee Stamp/Customer	Where Available
Safe Deposit - Key Deposit	\$20.00
Safe Deposit - Lost Key	\$20.00
Safe Deposit Box Drilling	Minimum \$100.00
Telephone Assisted Transfer	\$2.00
Cashier's Check/Customer	\$5.00
Non-Customer Check Cashing Fee	\$10.00
Third Party Check Cashing Fee	\$10.00
Coin Counting Non-Customer	Where Available 10.00%
Money Order/Customer	\$5.00
Night Deposit Bag (Small Locked)	\$20.00
Night Deposit Bag (Large Locked)	\$30.00
Vinyl Zipper Bag	\$5.00
Temporary Check	\$1.00

Bulk Currency Exchange	10.00%
Consumer Collection Item (Incoming/Outgoing)	\$15.00
Amortization Schedule	\$10.00