

Exciting Changes You'll Want To Know About

On April 20th, First Financial Bank will introduce new account products to replace your current checking and savings accounts. This New Account Guide is provided to help explain the changes taking place.

You will want to note important information about account number changes. Please refer to the Easy Account Conversion Tables to determine your new account type.

We hope you enjoy your new account and its numerous features. If you have questions, please visit us or call us at 979-260-2100

Important Account Changes

Beginning April 20th, your current account number will become 12 digits in length.

The Bryan/College Station Region number of 19, along with additional zeros, will create the 12 digit number. For example, if your current account number is 1234567, your expanded account number will be 190001234567.

You can use your existing checks and deposits, but please use your expanded 12 digit account number and bank routing number 111301122 when reordering checks after April 20th.

When authorizing a wire transfer, direct deposit, or automatic payment, please use your expanded 12 digit account number and routing number 111301122.

Easy Account Conversion Tables

The new account products replacing your current accounts are listed below.

Features for each new account are listed on the reverse side.

Personal Checking Account Changes

Old Account		New Account
Free Checking	➔	Free with eStatements
Senior Checking	➔	Heritage Checking
Interest Checking	➔	Interest Checking
Health Savings	➔	Health Savings Account

Personal Savings Account Changes

Old Account		New Account
Regular Savings	➔	Savings Account
Junior Saver	➔	Kids' Savings
Money Market	➔	No Change Will Occur

Effective April 20, 2020: The following fees may be assessed against your account and the following limitations, if any, may apply to your account.

Schedule of Fees

Account Closing Fee (within 180 days of opening).....	\$25.00	Transactions at Non-FFB Owned ATMs	
Account Closed in Overdraft.....	\$25.00	Withdrawals.....	\$1.50
Chargeback Fee.....	\$12.00	Balance Inquiries.....	\$1.50
Duplicate Statement.....	\$2.50	Debit Card Replacement.....	\$5.00
Garnishments.....	\$100 + \$25 / hour + Attorney Fees	Fax Service (Per Page - Where Available).....	\$2.00
Levies.....	\$100 + \$25 / hour + Attorney Fees	Hold Statement.....	\$2.00
Inactivity Fee (120 days Checking Only)....	\$5.00	Instant Statement.....	\$5.00
Overdraft Item Fee.....	\$35.00	Medallion Guarantee Stamp.....	Where Available
Balancing Assistance (Per Hour).....	\$25.00	Telephone Transfer (if applicable).....	\$2.00
Research Item Copy (Per Page).....	\$5.00	Cashier's Check/Customer.....	\$5.00
Research Charge (Per Hour).....	\$25.00	Non-customer Check Cashing Fee.....	\$5.00
Return Item Fee.....	\$35.00	Third Party Check Cashing Fee.....	\$5.00
Special Cut Off Statement (Per Month).....	\$5.00	Money Order/Customer.....	\$5.00
Stop Payment Charge.....	\$35.00	Night Deposit Bag - Small Locked.....	\$20.00
Sweep/Automatic Transfer (Per Day).....	\$5.00	Night Deposit Bag - Large Locked.....	\$30.00
Wire Transfer-Incoming.....	\$15.00	Vinyl Zipper Bag.....	\$5.00
Wire Transfer - Domestic Outgoing.....	\$25.00	Temporary Check.....	\$1.00
Wire Transfer - International Outgoing.....	\$100.00	Amortization Schedule.....	\$10.00
Transactions at FFB Owned ATMs.....	No Charge	Safe Deposit Box Key Deposit.....	\$20.00
Bulk Currency Exchange.....	10.00%	Safe Deposit Box - Lost Key.....	\$20.00
Collection Item.....	\$15.00	Safe Deposit Box Drilling Fee... Minimum of \$100.00	



New Accounts & Features

Free with eStatement

- No minimum opening balance requirement
- No Monthly Maintenance Fee
- First Financial Visa Debit Card
- Online Banking and Bill Pay
- Mobile Banking App - Text Alerts and Mobile Deposit
- Free Image eStatement
- Paper Statement \$2.00
- 24-Hour Automated Telephone Banking

Heritage Checking

- For customers age 62 or better
- No minimum opening balance requirement
- No Monthly Maintenance Fee
- Earns Heritage Checking rate on collected balances [\(see disclosure for rates and tiers\)](#)
- First Financial Visa Debit Card
- Online Banking and Bill Pay
- Mobile Banking App - Text Alerts and Mobile Deposit
- Free Image eStatement
- Paper Statement \$2.00
- 24-Hour Automated Telephone Banking
- Up to \$10 in foreign ATM activity fee rebates per month
- Free Branded Checks (one style, one box per year)

Interest Checking

- No minimum opening balance requirement
- No service charge if average balance is \$1,000 or greater; otherwise a \$6 Monthly Maintenance Fee
- Earns Interest Checking rate on collected balances [\(see disclosure for rates and tiers\)](#)
- First Financial Visa Debit Card
- Online Banking and Bill Pay
- Mobile Banking App - Text Alerts and Mobile Deposit
- Free Image eStatement
- Paper Statement \$2.00
- 24-Hour Automated Telephone Banking
- Up to \$6 in foreign ATM activity fee rebates per month
- Free Branded Checks (one style, one box per year)

Savings

- No minimum opening balance requirement
- No service charge if minimum daily balance is \$50 or greater; otherwise a \$3 Monthly Maintenance Fee
- Limited withdrawals of 6 per month to third party or transfers to another account [\(see disclosure for additional information\)](#)
- Up to 6 withdrawals per month without charge; additional withdrawals are \$3 each
- Earns Savings Interest rate on collected balances [\(see disclosure for rate information\)](#)

Kids' Savings

- No minimum opening balance requirement
- \$3 Monthly Maintenance Fee if minimum daily balance is less than \$50; waived until age 13
- Limited withdrawals of 6 per month to third party or transfers to another account [\(see disclosure for additional information\)](#)
- Up to 6 withdrawals per month without charge; additional withdrawals are \$3 each; waived until age 13
- Earns Kids' Savings Interest rate on collected balances [\(see disclosure for rate information\)](#)

Health Savings Account

- No minimum opening balance requirement
- \$3 Monthly Maintenance Fee
- Earns Health Savings Interest rate on collected balances [\(see disclosure for rates and tiers\)](#)
- First Financial Visa Debit Card
- Online Banking and Bill Pay
- Mobile Banking App – Text Alerts and Mobile Deposit
- 24-Hour Automated Telephone Banking

Safe Deposit Annual Rate Fees

3X10.....	\$45.00
5X10.....	\$65.00
10X10.....	\$140.00

Personal Accounts Only

You may overdraw your account balance up to \$5.00 without being charged an overdraft fee. In addition, you will only be charged a maximum of \$175 (5 items at \$35 each) per day for an overdraft created by check, in-person withdrawal, ATM withdrawal or other electronic means. You will only be charged a maximum of \$175 (5 items at \$35 each) per day for returned items created by check, in-person withdrawal, ATM withdrawal or other electronic means.