

## FACTS

**WHAT DOES FIRST FINANCIAL BANK  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number, name, address, email address, income and assets</li> <li>• Payment history and account balances</li> <li>• Credit history and creditworthiness</li> </ul>	
<b>How?</b>	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share your personal information; the reasons First Financial Bank chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does First Financial Bank share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes –</b> To offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	NO	We do not share
<b>To limit our sharing</b>	<p>If you wish to limit our sharing:</p> <ul style="list-style-type: none"> <li>• Call our Client Service Center at 877-322-9530. Our menu will prompt you through your choice(s); or</li> <li>• Visit us online at <a href="http://www.bankatfirst.com/contact-us.aspx">www.bankatfirst.com/contact-us.aspx</a> or write to us at First Financial Bank, Attention: CIF, 225 Pictoria Drive, Suite 600, Cincinnati, OH 45246.</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call 877-322-9530 or go to <a href="http://www.bankatfirst.com/contact-us.aspx">www.bankatfirst.com/contact-us.aspx</a> .	

Who we are	
<b>Who is providing this notice</b>	First Financial Bank and its affiliates (please see below for list of affiliates).
What we do	
<b>How does First Financial Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does First Financial Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Pay your bills or make a deposit</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	If you have joint accounts, we will treat a request by one party to the account as applying to all parties to the account. The information sharing restriction request(s) will apply to accounts that each account holder has in his or her own name and any joint accounts the individual may be named on.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• First Financial Bank does not share information with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• First Financial Bank does not jointly market.</li> </ul>
Other important information	
<i>[this section intentionally left blank]</i>	
List of Affiliates	
First Financial Bancorp First Financial Bank First Financial Equipment Finance, LLC First Franchise Capital Corporation Irwin Home Equity Corporation	Oak Street Funding, LLC Oak Street Servicing, LLC