

FACTS

WHAT DOES FIRST FINANCIAL BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	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.
What?	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"> • Social Security number, name, address, email address, income and assets • Payment history and account balances • Credit history and creditworthiness
How?	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.

Reasons we can share your personal information	Does First Financial Bank share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – To offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates’ everyday business purposes – Information about your transactions and experiences	YES	NO
For our affiliates’ everyday business purposes – Information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We do not share

To limit our sharing	<p>If you wish to limit our sharing:</p> <ul style="list-style-type: none"> • Call our Client Service Center at 877-322-9530. Our menu will prompt you through your choice(s); or • Visit us online at www.bankatfirst.com/contact.html or write to us at First Financial Bank, Attention: CIF, 225 Pictoria Drive, Suite 600, Cincinnati, OH 45246. <p>Please note: 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>
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Questions?	Call 877-322-9530 or go to https://www.bankatfirst.com/contact.html .
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Who we are	
Who is providing this notice	First Financial Bank and its affiliates (please see below for list of affiliates).
What we do	
How does First Financial Bank protect my personal information?	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.
How does First Financial Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Pay your bills or make a deposit • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	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	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • First Financial Bank does not share information with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • First Financial Bank does not jointly market.
Other important information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. You can find our online privacy policy, as it relates to the California Privacy Rights Act of 2023 (as amended) and California Consumer Privacy Act of 2018 (as amended) at www.bankatfirst.com/privacy-ccpa.html.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.</p>	
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
Bannockburn Capital Markets

Summit Funding Group
Agile Premium Finance
Yellow Cardinal Advisory Group
Yellow Cardinal Brokerage Services
Yellow Cardinal Business Succession Services
Yellow Cardinal Corporate Finance, LLC
Yellow Cardinal M&A Services, Inc
Yellow Cardinal Mergers & Acquisition