

First Financial Bank's Terms and Conditions for Rewards for Visa® Platinum Rewards Credit Cards

These Terms and Conditions govern the rewards associated with First Financial Bank's Visa Platinum Rewards credit cards ("Reward Program"). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS's rules can be located at: www.scorecardrewards.com. To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Reward Program is available to First Financial Bank Visa Platinum Rewards cardholders ("Account Holders").
2. **Acceptance:** The initial use, signing or other acceptance of the Visa Platinum Rewards credit card by you, any other person to whom a card has been issued on your behalf, or by any other person you authorize or permit to use the card constitutes acceptance of these Terms & Conditions.
3. **Definitions:** The words "we", "our", "us", "First Financial Bank", and "Bank" mean First Financial Bank & its successors and assigns. Unless otherwise specified herein, the words "you", "your", and "yours" means the Visa Platinum Rewards credit card Account Holder (which includes any joint Account Holder) and anyone who uses the Card with your permission.
4. **Points:** You earn one (1) Point for every \$1 dollar of a qualifying credit card purchase. A qualifying transaction shall mean every transaction that is charged to your eligible Visa Platinum Rewards credit card covered by the Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.
5. **Expiration of Points:** Points, once earned, are valid up to 60 months and expire each March thereafter.
6. **Amendments:** These Terms and Conditions are subject to change at any time, without notice. Using your Visa Platinum Rewards credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.

First Financial Bank's Terms and Conditions for Rewards for Visa® Signature Rewards Credit Cards

These Terms and Conditions govern the rewards associated with First Financial Bank's Visa Signature Rewards credit cards ("Reward Program"). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS's rules can be located at: www.scorecardrewards.com. To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Reward Program is available to First Financial Bank Visa Signature Rewards cardholders ("Account Holders").
2. **Acceptance:** The initial use, signing or other acceptance of the Visa Signature Rewards credit card by you, any other person to whom a card has been issued on your behalf, or by any other person you authorize or permit to use the card constitutes acceptance of these Terms & Conditions.

3. **Definitions:** The words “we”, “our”, “us”, “First Financial Bank”, and “Bank” mean First Financial Bank & its successors and assigns. Unless otherwise specified herein, the words “you”, “your”, and “yours” means the Visa Signature Rewards credit card Account Holder (which includes any joint Account Holder) and anyone who uses the Card with your permission.
4. **Points:** You earn one and a quarter (1.25) Points for every \$1 dollar of a qualifying credit card purchase. A qualifying transaction shall mean every transaction that is charged to your eligible Visa Signature Rewards credit card covered by the Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.
5. **Expiration of Points:** Points, once earned, are valid up to 60 months and expire each March thereafter.
6. **Amendments:** These Terms and Conditions are subject to change at any time, without notice. Using your Visa Signature Rewards credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.

**First Financial Bank’s Terms and
Conditions for Rewards for Visa®
Signature Rewards Credit Cards for Private
Banking**

These Terms and Conditions govern the rewards associated with First Financial Bank’s Visa Signature Rewards credit cards for Private Banking (“Private Banking Reward Program”). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS’s rules can be located at: www.scorecardrewards.com. To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Private Banking Reward Program is available to First Financial Bank Visa Signature Rewards cardholders (“Account Holders”).
2. **Acceptance:** The initial use, signing or other acceptance of the Visa Signature Rewards credit card by you, any other person to whom a card has been issued on your behalf, or by any other person you authorize or permit to use the card constitutes acceptance of these Terms & Conditions.
3. **Definitions:** The words “we”, “our”, “us”, “First Financial Bank”, and “Bank” mean First Financial Bank & its successors and assigns. Unless otherwise specified herein, the words “you”, “your”, and “yours” means the Visa Signature Rewards credit card Account Holder (which includes any joint Account Holder) and anyone who uses the Card with your permission.

4. **Points:** You earn one and a quarter (1.25) Points for every \$1 dollar of a qualifying credit card purchase. A qualifying transaction shall mean every transaction that is charged to your eligible Visa Signature Rewards credit card covered by the Private Banking Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.
5. **Expiration of Points:** Points, once earned, are valid up to 60 months and expire each March thereafter.
6. **Amendments:** These Terms and Conditions are subject to change at any time, without notice. Using your Visa Signature Rewards credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.

**First Financial Bank's Terms and
Conditions for Visa® Business
Rewards Credit Cards**

These Terms and Conditions govern the rewards associated with First Financial Bank's Visa Business Rewards credit cards ("Reward Program"). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS's rules can be located at: www.scorecardrewards.com. To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Reward Program is available to First Financial Bank Visa Business Rewards cardholders ("Account Holders").
2. **Acceptance:** The initial use, signing or other acceptance of the Visa Business Rewards credit card by you, any other person to whom a card has been issued on your behalf, or by any other person you authorize or permit to use the card constitutes acceptance of these Terms & Conditions.
3. **Definitions:** The words "we", "our", "us", "First Financial Bank", and "Bank" mean First Financial Bank & its successors and assigns. Unless otherwise specified herein, the words "you", "your", and "yours" means the Visa Business Rewards credit card Account Holder and anyone who uses the Card with your permission.
4. **Points:** You earn one (1) Point for every \$1 dollar of a qualifying credit card purchase. A qualifying transaction shall mean every transaction that is charged to your eligible Visa Business Rewards credit card covered by the Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.

5. **Expiration of Points:** Points, once earned, are valid up to 60 months and expire each March thereafter.
6. **Amendments:** These Terms and Conditions are subject to change at any time, without notice. Using your Visa Business Rewards credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.

**First Financial Bank's Terms and
Conditions for Rewards for
FC Cincinnati Visa® Platinum Rewards Credit Cards**

These Terms and Conditions govern the rewards associated with First Financial Bank's FC Cincinnati Visa Platinum Rewards credit cards ("Reward Program"). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS's rules can be located at:

www.scorecardrewards.com. To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Reward Program is available to First Financial Bank FC Cincinnati Visa Platinum Rewards cardholders ("Account Holders").
2. **Acceptance:** The initial use, signing or other acceptance of the FC Cincinnati Visa Platinum Rewards credit card by you, any other person to whom a card has been issued on your behalf, or by any other person you authorize or permit to use the card constitutes acceptance of these Terms & Conditions.
3. **Definitions:** The words "we", "our", "us", "First Financial Bank", and "Bank" mean First Financial Bank & its successors and assigns. Unless otherwise specified herein, the words "you", "your", and "yours" means the FC Cincinnati Visa Platinum Rewards credit card Account Holder (which includes any joint Account Holder) and anyone who uses the Card with your permission.
4. **Points:** You earn one (1) Point for every \$1 dollar of a qualifying credit card purchase. You earn two (2) Points for every \$1 you spend at qualifying Restaurant spend. You earn three (3) Points for every \$1 you spend at qualifying grocery store spend. Qualifying Restaurant and Grocery categories are defined by VISA Merchant Category Codes. A qualifying transaction shall mean every transaction that is charged to your eligible FC Cincinnati Visa Platinum Rewards credit card covered by the Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion, or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.
5. **Expiration of Points:** Points, once earned, are valid up to 60 months and expire each March thereafter.
6. **Amendments:** These Terms and Conditions are subject to change at any time, without

notice. Using your FC Cincinnati Visa Platinum Rewards credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.