

IMPORTANT INFORMATION

Please Retain For Your Records
Amendment to Truth in Savings Agreement
(dated 2/27/08)

EFFECTIVE May 10, 2010 About Our Checking Accounts

The following replaces the current Minimum Balance and Deposit Requirements paragraph under “About Our Checking Accounts” in First Financial’s Truth In Savings Agreement:

About our Budget Checking Account.

Minimum Balance and Deposit Requirements

The minimum deposit required for you to open your Budget Checking Account is \$5. There is no minimum daily balance required to maintain this account.

However, should the balance remain at or below a zero balance or there has been no activity for one month, the account will be assessed a \$5 monthly Inactivity Fee and is subject to closure.

About our Value Checking Account.

Minimum Balance and Deposit Requirements

The minimum deposit required for you to open your Value Checking Account is \$100. You must maintain a minimum average daily balance of \$500 in your Value Checking Account to obtain the Annual Percentage Yield as stated on the Investment Rates sheet, and to avoid the Monthly Minimum Balance Fee stated on the Schedule of Fees. However, should the balance remain at or below the minimum average daily balance or there has been no activity for one month, the account will also be assessed a \$5 monthly Inactivity Fee and is subject to closure.

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About our Benefits Checking Account.

Minimum Balance and Deposit Requirements

The minimum deposit required for you to open your Benefits Checking Account is \$5. There is no minimum daily balance required to maintain this account.

However, should the balance remain at or below a zero balance or there has been no activity for one month, the account will also be assessed a \$5 monthly Inactivity Fee, and is subject to closure.

About our Money Market Checking Account.

Minimum Balance and Deposit Requirements

The minimum deposit required for you to open your Money Market Checking Account is \$2,500. You must maintain a minimum daily balance of \$2,500 in your Money Market Checking Account to obtain the Annual Percentage Yield as stated on the Investment Rates sheet to avoid the Monthly Minimum Balance Fee stated on the Schedule of Fees and to avoid closure of this account. However, should the balance remain at or below the minimum daily balance required or there has been no activity for one month, the account will also be assessed a \$5 monthly Inactivity Fee and is subject to closure.

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Active Checking Account Definition

The following defines an Active Checking Account and applies all First Financial Checking Accounts:

An Active Checking Account has a minimum of 3 transactions each calendar month.

Please see other side.

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