

Exciting Changes You'll Want To Know About

On March 19th, First Financial Bank will introduce new account products to replace your current checking and savings accounts. This New Account Guide will help explain the change.

Your account number will change. Please refer to the box on the right for important information about your new account number. Below, you will find an Account Conversion Table explaining the new accounts.

If you have questions about your new account, please visit or call us! We think you will find your new account has many features and benefits you will enjoy.

Phone Number: 281-318-4600

Important Account Number Changes

Beginning March 19th, your account number will become 12 digits in length.

**The 12-digit account number is formed by taking:
Your branch number + zeros + old account number**

Branch Numbers

**170 - Kingwood 171 - Fulshear 172 - El Campo
173 - Palacios**

You can use your existing checks and deposits, but please use your new 12-digit account number and bank routing number 111301122 when reordering checks. When authorizing a wire transfer, direct deposit, or automatic payment, please use your new 12-digit account number and routing number 111301122.

FIRST VOICE TELEPHONE BANKING – 1-800-588-4925

Easy Account Conversion Tables - The new account products replacing current accounts are listed below. Features for each new account are listed on the reverse side.

Personal Checking Account Changes

OLD ACCOUNT	➔	NEW ACCOUNT
E-Star Checking	➔	WOW! Checking
E-Star Student Checking	➔	WOW! Checking
E-Stars and Stripes Checking	➔	WOW! Checking
Silver Star Checking	➔	Heritage Checking
Star Checking	➔	WOW! Checking
Star NOW Checking	➔	Interest Checking
Sr VIP Checking	➔	WOW! Checking
Sr VIP Plus Checking	➔	WOW! Checking
Sr VIP Super Checking	➔	WOW! Checking
Value Checking	➔	WOW! Checking

OLD ACCOUNT	➔	NEW ACCOUNT
VIP Checking	➔	WOW! Checking
VIP Super Checking	➔	WOW! Checking
E-Star Corp Employee Checking	➔	WOW! Checking
Construction Account	➔	Free with eStatement

Personal Savings Account Changes

OLD ACCOUNT	➔	NEW ACCOUNT
Star Money Market	➔	Premier Money Market
Star Savings	➔	Savings
Young Star Savings	➔	Kids Savings

Schedule Of Fees

The following fees may be assessed against your account and the following limitations, if any, may apply to your account.

(effective March 19, 2018)

Account Closing Fee (Closed Within 180 Days of Opening)	\$ 25.00	Transactions at Non-FFB Owned ATMs	
Account Closed in Overdraft.....	\$ 25.00	Withdrawals	\$ 1.50
Chargeback Fee (Cashed or Deposited Item Returned Unpaid)	\$ 12.00	Balance Inquiries	\$ 1.50
Duplicate Statement Printed at Regular Statement Cycle (Per Month)	\$ 2.50	Debit Card (replacement).....	\$ 5.00
Garnishments.....	\$100.00 + \$25.00/Hour + Attorney Fees	Fax Service Per Page (Where Available)	\$ 2.00
Levies	\$100.00 + \$25.00/Hour + Attorney Fees	Hold Statement	\$ 2.00
Inactivity Fee (Checking Accounts With No Activity for 120 Days).....	\$ 5.00	Instant Statement	\$ 5.00
Overdraft Item Fee (Maximum of 5 Charged Per Day On Consumer Accounts)	\$ 35.00	Medallion Guarantee Stamp/Customer	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	Noncustomer Check Cashing Fee	\$ 5.00
Return Item Fee (Maximum of 5 Charged Per Day On Consumer Accounts)...	\$ 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 (Provided Only to Customers).....	\$ 15.00	Vinyl Zipper Bag	\$ 5.00
Wire Transfer – Domestic Outgoing (Provided Only to Customers).	\$ 25.00	Temporary Check	\$ 1.00
Wire Transfer - International Outgoing (Provided Only to Customers)..	\$100.00	Consumer Collection Item (Incoming/Outgoing)	\$ 15.00
Transactions at FFB Owned ATMs	No Charge	Amortization Schedule	\$10.00
Coin Counting Non-Customer (Where Available).....	10.00%	Safe Deposit Box Key Deposit	\$20.00
		Safe Deposit-Lost Key	\$20.00
		Safe Deposit Box Drilling Fee	Minimum of \$100.00

Safe Deposit Annual Rate Fees

2X5.....	\$12.00
3X5.....	\$20.00
5X5.....	\$25.00
3X10.....	\$25.00
5X10.....	\$40.00
10X10.....	\$80.00
9X12, 12X20, 15X11.....	\$85.00
53X10, 53X21.....	\$120.00

Fees are effective for Safe Deposit Box renewals.

Personal Accounts Only

You may overdraw your account balance up to \$5.00 without being charged an overdraft charge. 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.

New Accounts & Features

WOW! Checking

- Our BEST Checking for only \$6 per month or less
- No minimum opening balance requirement
- Monthly Buydown Maint. Fee reduced by \$0.10 for each Signature/PIN Point-of-Sale and Pinless Bill Pay debit card transaction
- First Financial Visa Debit Card
- Online Banking and Bill Pay
- Mobile Banking App - Text Alerts and Mobile Deposit
- Free Image eStatement
- Paper Statement \$2
- Personal Protection Benefits: Cell Phone Protection; \$10,000 Travel Accidental Death Insurance; Roadside Assistance; Payment Card Protection; \$2,500 Personal Identity Protection
- BaZing Benefits: Local, Online, and National Shopping Discounts; Local and National Dining Discounts; Travel, Hotel, and Reservation Discounts; and Pharmacy/Hearing/Vision Savings Programs are provided as part of your monthly maintenance fee discussed above.
- Refer to the BaZing website at www.BaZing.com or call BaZing Customer Service at 1-855-822-9464 for more detailed information about the Personal Protection and BaZing Benefits listed above.

Insurance and discount products are not deposits, not FDIC insured, and not guaranteed by First Financial Bank, its affiliates or any government agency.

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
- 24-Hour Automated Telephone Banking

Heritage Checking

- 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
- 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
- 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)

Premier Money Market

- \$1,000 minimum opening balance requirement
- No service charge if average balance is \$1,000 or greater; otherwise a \$10 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 \$10 each
- Earns Premier Money Market rate on collected balances (see disclosure for rates and tiers)