

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

These Terms and Conditions ("Reward Terms & Conditions") govern the rewards associated with First Financial Bank's Business Cash Back Visa Signature Card ("Reward Program").

1. **Availability:** The Reward Program is available to First Financial Bank Business Cash Back Visa Signature Card cardholders ("Account Holders").
2. **Acceptance:** The initial use, signing or other acceptance of the First Financial Bank Business Cash Back Visa Signature Card 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 Reward Terms & Conditions. These Reward Terms & Conditions are in addition to the Cardmember Agreement Terms & Conditions for the First Financial Bank's Business Cash Back Visa Signature Card.
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 First Financial Bank Business Cash Back Visa Signature Card credit card Account Holder and anyone who uses the Card with Your permission.
4. **Cash Back:** You automatically earn 2% cash back in Your top eligible spend category for eligible net purchases each monthly billing cycle and 1% cash back on Your other eligible net purchases each monthly billing cycle subject to these Reward Terms & Conditions. Cash back is earned only on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are considered to be purchases and eligible to earn rewards, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges, finance charges, foreign transaction currency conversion charges, and fees; credit insurance premiums or insurance charges; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Please refer to your Cardmember Agreement for additional Terms & Conditions, which are incorporated herein, as well as the full list of eligible merchant categories below. Cash back is earned during Your monthly billing cycle. This can vary depending on when Your account was opened. Cash back cannot be transferred to any other credit card program or account.

**ELIGIBLE SPEND CATEGORIES:**

- Advertising firms:
  - 7311 ADVERTISING SERVICES
- Airlines:
  - 3000-3350 and 4511 AIRLINES and AIR CARRIERS
- Apparel and accessory stores:
  - 5611 MEN/BOYS CLOTHING/ACC STORES
  - 5621 WOMENS READY TO WEAR STORES
  - 5631 WOMENS ACCESS/SPECIALTY
  - 5641 CHILDREN/INFANTS WEAR STORES
  - 5651 FAMILY CLOTHING STORES
  - 5655 SPORTS/RIDING APPAREL STORES

- 5661 SHOE STORES
  - 5681 FURRIERS AND FUR SHOPS
  - 5691 MENS/WOMENS CLOTHING STORES
  - 5698 WIG AND TOUPEE STORES
  - 5699 MISC APPAREL/ACCESS STORES
  - 7296 CLOTHING/RENT/COSTUME/UNIFO
- Auto rental and transport providers:
  - 3351-3450
  - 4111 Local Commuter Transport
  - 4112 Passenger Railways
  - 4121 Taxicabs/Limousines
  - 4131 Bus Lines
  - 4411 Steamship/Cruise Lines
  - 4457 Boat Rentals & Leasing
  - 7512 Automobile Rental Agency
  - 7513 Truck/Utility Trailer Rentals
  - 7519 Motor Home/RV Rentals
- Automotive dealers:
  - 5511 CAR & TRUCK DEALERS/NEW/USED
  - 5521 CAR & TRUCK DEALERS/USED ONLY
  - 5571 MOTORCYCLE DEALERS
  - 5592 MOTOR HOME DEALERS
  - 5598 SNOWMOBILE DEALERS
  - 5271 MOBILE HOME DEALERS
  - 5599 MISC AUTO DEALERS – DEFAULT
- Automotive parts stores:
  - 5013 MOTOR VEHICLE SUPPLY/NEW PARTS
  - 5531 AUTO/HOME SUPPLY STORES
  - 5532 AUTOMOTIVE TIRE STORES
  - 5533 AUTOMOTIVE PARTS STORES
  - 7535 AUTO PAINT SHOPS
- Automotive repair shops:
  - 7531 AUTO BODY REPAIR SHOPS
  - 7534 TIRE RETREAD/REPAIR SHOPS
  - 7542 CAR WASHES
  - 7549 TOWING SERVICES
  - 7538 AUTO SERVICE SHOPS/NON DEALER
  - 4468 MARINAS, SERVICE & SUPPLY
- Cable, satellite, TV, and radio providers:
  - 4899 CABLE, SAT, PAY TV/RADIO SVCS
  - 7622 RADIO/TV/STEREO REPAIR SHOP
- Charitable, civic, and religious organizations:
  - 8661 RELIGIOUS ORGANIZATIONS
  - 8641 CIVIC/SOCIAL/FRATERNAL ASSC
  - 8398 CHARITABLE/SOC SERVICE ORGS
- Commercial and home furniture stores:
  - 5712 FURNITURE/EQUIP STORES

- 7641 FURNITURE REUPHOLSTERY/REPAIR
  - 5719 MISC HOME FURNISHING SPECIALTY
  - 5021 COMMERCIAL FURNITURE
- Commerical equipment, parts, and supply:
  - 5046 COMMERCIAL EQUIPMENT – DEFAULT
  - 5137 UNIFORMS & COMMERCIAL CLOTHING
  - 5044 OFFICE/PHOTO EQUIPMENT
  - 5139 COMMERCIAL FOOTWEAR
- Computer service providers:
  - 7372 COMPUTER PROGRAM/SYS DESIGN
  - 7375 INFORMATION RETRIEVAL SERVICES
  - 7379 COMPUTER MAINT/SVCS - DEF
  - 4816 COMPUTER NETWORK/INFO SVCS
- Computer stores:
  - 5045 COMPUTERS/PERIPHERALS/SOFTWARE
  - 5734 COMPUTER SOFTWARE STORES
- Construction material suppliers:
  - 5039 CONSTRUCTION MATERIALS - DEF
  - 5051 METAL SERVICE CENTERS
  - 1740 MASONRY/TILE/PLASTER/INSUL
  - 1761 ROOFING/SIDING/SHEET METAL
  - 5065 ELECTRICAL PARTS/EQUIPMENT
  - 5072 HARDWARE EQUIPMENT/SUPPLIES
- Dental, lab, and medical equipment providers:
  - 5047 DENTAL/LAB/MED EQUIPMENT
  - 8071 MEDICAL/DENTAL LABS
- Department, book and novelty stores:
  - 5262 MARKETPLACES (ONLINE)
  - 5311 DEPARTMENT STORES
  - 5999 MISC SPECIALTY RETAIL
  - 5732 ELECTRONICS STORES
  - 5094 PRECIOUS STONES/METALS/JEWELRY
  - 5192 BOOKS/PERIODICALS/NEWSPAPERS
  - 5309 DUTY FREE STORES
  - 5733 MUSIC STORES/PIANOS
  - 5735 RECORD STORES
  - 5815 DIGITAL GOODS BOOKS/MOVIE/MUSIC
  - 5816 DIGITAL GOODS GAMES
  - 5817 DIGITAL GOODS APP(EXCL GAMES)
  - 5818 LARGE DIGITAL GOODS MERCHANT
  - 5931 USED MERCHANDISE STORES
  - 5932 ANTIQUE SHOPS
  - 5935 WRECKING SALVAGE YARDS
  - 5937 ANTIQUE REPRODUCTION STORES
  - 5940 BICYCLE SHOPS/SALES/SERVICE
  - 5941 SPORTING GOODS STORES
  - 5943 STATIONERY STORES

- 5944 JEWELRY STORES
- 5945 HOBBY, TOY & GAME STORES
- 5946 CAMERA & PHOTO SUPPLY STORES
- 5947 GIFT, CARD, NOVELTY STORES
- 5948 LUGGAGE/LEATHER STORES
- 5949 FABRIC STORES
- 5970 ARTIST/CRAFT SHOPS
- 5971 ART DEALERS & GALLERIES
- 5973 RELIGIOUS GOODS STORES
- 5977 COSMETIC STORES
- 5993 CIGAR STORES/STANDS
- 5994 NEWS DEALERS/NEWSSTANDS
- 5997 ELEC RAZOR STORES/SALE/SERV
- 5998 TENT AND AWNING SHOPS
- 0763 AGRICULTURAL CO-OPERATIVE
- Direct marketers:
  - 5962 DIRECT MKTG-TRAVEL RELATED ARR
  - 5963 DIRECT SELL/DOOR-TO-DOOR
  - 5964 CATALOG MERCHANT
  - 5965 COMBINATION CATALOG & RETAIL
  - 5966 OUTBOUND TELEMARKETING MERCHANT
  - 5967 INBOUND TELEMARKETING MERCHANT
  - 5969 OTHER DIRECT MARKETERS
- Drug stores and pharmacies:
  - 5122 DRUGS/DRUGGISTS SUNDRIES
  - 5912 DRUG STORES & PHARMACIES
- Durable goods providers:
  - 5099 DURABLE GOODS - DEFAULT
  - 5722 HOUSEHOLD APPLIANCE STORES
  - 5561 CAMPER TRAILER DEALER
  - 5551 BOAT DEALERS
- Entertainment places:
  - 7032 SPORTING/RECREATIONAL CAMPS
  - 7829 FILMS/VIDEO PRODUCTION/DIST
  - 7832 MOTION PICTURE THEATRES
  - 7841 DVD/VIDEO TAPE RENTAL STORES
  - 7911 DANCE HALLS/STUDIOS/SCHOOLS
  - 7922 THEATRICAL PRODUCERS
  - 7929 BANDS/ORCHESTRAS/ENTERTAIN
  - 7932 BILLIARD/POOL ESTABLISHMENT
  - 7933 BOWLING ALLEYS
  - 7941 COMMERCIAL/PRO SPORTS
  - 7991 TOURIST ATTRACTIONS AND XHBT
  - 7992 PUBLIC GOLF COURSES
  - 7993 VIDEO AMUSEMENT GAME SUPPLY
  - 7994 VIDEO GAME ARCADES/ESTABLISH
  - 7996 AMUSEMENT PARKS/CIRCUS

- 7998 AQUARIUMS/SEAQUARIUMS
  - 7999 RECREATION SERVICES
- Florist, nursery, and garden stores:
  - 5193 FLORIST SUPPLIES/NURSERY STOCK
  - 5992 FLORISTS
  - 5261 NURSERIES, LAWN/GARDEN SUPPLY
- Freight and transport services:
  - 4011 RAILROADS
  - 4214 MOTOR FREIGHT CARRIERS
  - 4582 AIRPORTS/FIELDS/TERMINALS
  - 4784 TOLLS AND BRIDGE FEES
  - 4789 TRANSPORTATION SVCS - DEFAULT
  - 7523 PARKING LOTS,METERS,GARAGES
- Funeral homes and crematories:
  - 7261 FUNERAL SERVICE/CREMATORIES
- Gas stations and fuel dealers:
  - 5172 PETROLEUM/PETROLEUM PRODUCTS
  - 5541 SERVICE STATIONS
  - 5542 AUTOMATED FUEL DISPENSERS
  - 5552 ELECTRIC VEHICLE CHARGING MERCHANTS
  - 5983 FUEL DEALERS
- Grocery stores and supermarkets:
  - 5411 GROCERY STORES/SUPERMARKETS
  - 5422 FREEZER/MEAT LOCKERS
  - 5441 CANDY/NUT/CONFECTION STORES
  - 5451 DAIRY PRODUCT STORES
  - 5462 BAKERIES
  - 5499 MISC FOOD STORES - DEFAULT
  - 5921 PKG STORES/BEER/WINE/LIQUOR
- Healthcare providers:
  - 4119 AMBULANCE SERVICE
  - 5975 HEARING AID/SALES/SERVICE
  - 5976 ORTHOPEDIC GOODS
  - 7277 COUNSELING SERVICE - ALL
  - 8011 DOCTORS & PHYSICIANS
  - 8031 OSTEOPATHS
  - 8041 CHIROPRACTORS
  - 8042 OPTOMETRISTS/ OPHTHALMOLOGISTS
  - 8043 OPTICIANS
  - 8049 PODIATRISTS/CHIROPODISTS
  - 8050 NURSING/PERSONAL CARE FAC
  - 8062 HOSPITALS
  - 8099 MED/HEALTH SERVICES - DEF
  - 8021 DENTISTS/ORTHODONTISTS
- Home improvement service and supply:
  - 1520 GEN CONTRACTORS RESIDENTL/COML
  - 1731 ELECTRICAL CONTRACTORS

- 1771 CONTRACTORS - CONCRETE
- 1799 SPEC CONTRACTORS - DEFAULT
- 5996 SWIMMING POOLS/SALES/SERV
- 7692 WELDING SERVICES
- 7699 MISC REPAIR SERVICES
- 5198 PAINT, VARNISHES & SUPPLIES
- 5200 HOME SUPPLY WAREHOUSE STORES
- 5211 LUMBER/BUILD. SUPPLY STORES
- 5231 GLASS/PAINT/WALLPAPER STORES
- 5251 HARDWARE STORES
- 5713 FLOOR COVERING STORES
- 5714 DRAPERY & UPHOLSTERY STORES
- 5718 FIREPLACES & ACCESSORIES
- 5950 GLASSWARE/CRYSTAL STORES
- 1750 CARPENTRY
- Hotels:
  - 3501-3850
  - 7011 Hotels/Motels/Resorts
  - 7012 Timeshares
  - 7033 Trailer Parks/Campgrounds
- Industrial suppliers:
  - 5085 INDUSTRIAL SUPPLIES – DEF
- Insurance providers:
  - 5960 DIRECT MARKETING INSURANCE SVC
  - 6300 INSURANCE SALES/UNDERWRITE
- Membership organizations:
  - 7997 MEMBER CLUBS/SPORT/REC/GOLF
  - 8675 AUTO ASSOCIATIONS
  - 8699 MEMBER ORGANIZATIONS – DEF
- Non-durable goods providers:
  - 5199 NON-DURABLE GOODS – DEFAULT
- Non-medical testing labs:
  - 8734 TESTING LABS (NON-MEDICAL)
- Personal Service providers:
  - 2842 SPECIALTY CLEANING/POLISHING
  - 7211 LAUNDRIES-FAMILY/COMMERCIAL
  - 7210 LAUNDRY/CLEANING/GARMENT SV
  - 7216 DRY CLEANERS
  - 5697 TAILOR/SEAMSTRESS/ALTERS
  - 7230 BEAUTY/BARBER SHOPS
  - 7251 SHOE REPAIR/SHINE/HAT CLEAN
  - 7278 BUYING/SHOPPING SERVICES
  - 7298 HEALTH & BEAUTY SPAS
  - 7631 WATCH/CLOCK/JEWELRY REPAIR
  - 0780 LANDSCAPE/HORTICULTURAL SER
  - 7623 AIR COND/REFRIG REPAIR SHOP
  - 7629 SMALL APPLIANCE REPAIR DEF

- 7217 CARPET/UPHOLSTERY CLEANING
  - 7342 EXTERMINATING/DISINFECT SERV
  - 7349 CLEAN/MAINT/JANITORIAL SERV
  - 8351 CHILD CARE SERVICES
  - 7299 MISC PERSONAL SERV - DEF
  - 9999 INVALID MERCHANT CATEGORY
- Pet supply stores:
  - 5995 PET STORES/FOOD & SUPPLY
- Plumbing and HVAC suppliers:
  - 1711 HEATING, PLUMBING, AIR COND
  - 5074 PLUMBING/HEATING EQUIPMENT
- Postal and courier service providers:
  - 9402 POSTAGE STAMPS
  - 4215 COURIER SERVICES
- Professional service providers:
  - 6513 REAL EST AGNTS & MGRS RENTALS
  - 7276 TAX PREPARATION SERVICE
  - 7392 MGMT/CONSULT/PUBLIC REL SER
  - 7393 DETECTIVE/PROTECTIVE AGEN
  - 8111 LEGAL SERVICES ATTORNEYS
  - 8911 ARCHITECTURAL/ENG/SURVEY
  - 8931 ACCOUNTANTS/AUDITORS/BOOKPR
  - 7361 EMPLOYMENT/TEMP HELP AGEN
  - 7395 PHOTOFINISH LABS/DEV
  - 7399 BUSINESS SERVICES - DEFAULT
  - 8999 PROFESSIONAL SERVICES - DEF
  - 4225 PUBLIC WAREHOUSING
  - 4821 TELEGRAPH SERVICES
  - 7221 PHOTO STUDIOS
  - 5978 TYPEWRITER/SALES/SERVICE
  - 7321 CONSUMER CR REPORTING AGEN
  - 7333 COMMERCIAL PHOTO/ART/GRAPH
  - 7338 QUICK COPY/REPRO SERVICES
  - 7339 STENOGRAPHIC SERVICES
  - 9702 GCAS EMERGENCY SERVICES
  - 4829 WIRE TRANSFER MONEY ORDER
  - 6012 FINANCIAL INST/MERCHANDISE
  - 6051 NON-FIN INST/FC/MO/TC
  - 6211 SECURITIES BROKERS/DEALERS
  - 7394 EQUIP/FURN RENT/LEASE SERV
  - 4722 TRAVEL AGENCIES
  - 4723 TOUR OPERATORS (GERMANY)
  - 5968 CONTINUITY/SUBSCRIPTION MERCHT
- Publishers and printers:
  - 2741 MISC PUBLISHING & PRINTING
  - 2791 TYPESETTING/PLATE MAKING ETC
- Restaurants:

- 5814 FAST FOOD RESTAURANTS
- 5811 CATERERS
- 5812 RESTAURANTS
- 5813 BARS/TAVERNS/LOUNGES/DISCOS
- Schools and government:
  - 8211 ELEMENTARY/SECONDARY SCHOOLS
  - 8220 COLLEGES/UNIV/JC/PROFESSION
  - 8241 CORRESPONDENCE SCHOOLS
  - 8244 BUSINESS/SECRETARIAL SCHOOL
  - 8249 TRADE/VOCATIONAL SCHOOLS
  - 8299 SCHOOLS - DEFAULT
  - 9211 COURT COSTS/ALIMONY/SUPPORT
  - 9311 TAX PAYMENTS
  - 9399 GOV'T SERV - DEFAULT
  - 9405 INTRA-GOVERNMENT PURCHASES
  - 9950 INTRA-COMPANY PURCHASE
- Stationary and office supply stores:
  - 5111 STATIONERY/OFFICE SUPPLIES
- Telecommunication equipment:
  - 4812 TELECOMMUNICATION EQUIPMENT
- Telecom service providers:
  - 4814 TELECOMMUNICATION SERVICES
- Veterinarians:
  - 0742 VETERINARY SERVICES
- Wholesale goods providers:
  - 5131 PIECE GOODS/NOTIONS/DRY GOODS
  - 5169 CHEMICALS/ALLIED PRODS - DEF

**CATEGORIES ELIGIBLE FOR 1% CASH BACK ONLY:**

- 5942 BOOK STORES

**INELIGIBLE CATEGORIES FOR CASH BACK:**

- Discount stores and wholesale clubs:
  - 5310 DISCOUNT STORES
  - 5331 VARIETY STORES
  - 5300 WHOLESALE CLUBS
  - 5399 MISC GENERAL MERCHANDISE
- Utility Companies:
  - 4900 UTILITIES/ELEC/GAS/H2O/SANI
- Other:
  - 9222 FINES
  - 9223 BAIL AND BOND PAYMENTS
  - 7800 GOVERNMENT OWNED LOTTERIES
  - 9406 GOVERNMENT OWNED LOTTERIES - NON US REGION
  - 7801 GOVT LICENSED ONLINE CASINOS
  - 7802 GOV LICENSED HORSE/DOG RACING

- 7995 BETTING/TRACK/CASINO/LOTTO
- 7273 DATING & ESCORT SERVICES
- 7297 MASSAGE PARLORS
- 8651 POLITICAL ORGANIZATIONS
- 5933 PAWN SHOPS
- 5972 STAMP & COIN STORES

5. **Amendments:** These Reward Terms & Conditions are subject to change at any time, without notice. Using your First Financial Bank Business Cash Back Visa Signature Card credit card after any changes to these Reward Terms & Conditions will constitute your acceptance of any changes to these Reward Terms & Conditions.