



first financial bank

## First Financial Bank Complaint Form

### Bank Information

Date: 2/22/24  
Banking Center/Department Name: Richmond BC  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Branch/Office Atmosphere  
Date Received: 2/22/24

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Hagerstown Branch

### Description of Issue

Client is unhappy that the Hagerstown branch is only open two days a week (Friday and Saturday).

### Additional Comments



first financial bank

225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

February 23, 2024

Dear <Client>:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding our Hagerstown financial center. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202



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## First Financial Bank Complaint Form

### Bank Information

Date: 2/22/24  
Banking Center/Department Name: Richmond BC  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Branch/Office Atmosphere  
Date Received: 2/22/24

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Hagerstown Branch

### Description of Issue

Client is unhappy that the Hagerstown branch is only open two days a week (Friday and Saturday). They say there is a large Amish presence in the community and it is an inconvenience to travel to another branch. Client states the branch has lost many clients due to the inconvenience. Client would like the branch to be open five days a week.

### Additional Comments

Client does not wish to be contacted for follow up.



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225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

February 23, 2024

Dear <Client>:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding your experience with Hagerstown banking center. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202



first financial bank

## First Financial Bank Complaint Form

### Bank Information

Date: 2/22/24  
Banking Center/Department Name: Richmond BC  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Branch Closure  
Date Received: 2/22/24

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Alexandria Branch

### Description of Issue

Client is unhappy that the Alexandria branch closed. Client now has to travel over 50 miles to reach the next First Financial branch. They are unable to do their full banking with First due to the distance and have since moved to another local bank for most of their banking.

### Additional Comments



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225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

February 23, 2024

Dear <Client>:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding the closure of the Alexandria Banking Center. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202



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## First Financial Bank Complaint Form

### Bank Information

Date: 4/22/24  
Banking Center/Department Name: Marketing and Public Relations  
Submitted Via: Client Survey

### Type of Issue/Complaint

Issue: Branch Closure  
Date Received: 4/11/24

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Liberty Tower Branch

### Description of Issue

Client completed a client satisfaction survey and when asked "How satisfied are you with your recent visit to First Financial Bank, the client indicated they were "Highly dissatisfied" and stated they were unhappy the Liberty Tower branch was closing and no future branches were currently planned for downtown Dayton.

### Additional Comments



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225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

April 12, 2024

Dear <Client>:

Thank you for taking the time to contact us regarding your concern. At First Financial Bank, we take great pride in the service we deliver to our clients. Your feedback provides us the opportunity to address your concern and bring it to resolution.

We recently received your feedback regarding our Liberty Tower financial center. We would like you to know we will forward your concerns to the appropriate business area for review.

As a trusted financial institution, we strive to deliver the highest level of service to all of our clients. We apologize for any inconvenience and concern this situation caused you.

If you have any questions on this matter, please feel free to contact our Client Service Center at (877) 322-9530. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Complaint Resolution Department  
Risk and Compliance Design  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202





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## First Financial Bank Complaint Form

### Bank Information

Date: 4/23/24  
Banking Center/Department Name: Risk Administration  
Submitted Via: Letter

### Type of Issue/Complaint

Issue: Branch Closure  
Date Received: 4/23/24

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Liberty Tower Branch

### Description of Issue

Client mailed a letter stating they were unhappy that the Liberty Tower branch was closing.

### Additional Comments

April 9, 2024

Archie Brown  
*President and Chief Executive Officer*  
First Financial Bancorp  
255 E. 5<sup>th</sup> Street, Ste. 900  
Cincinnati, Ohio 45402-4700

Dear Mr. Brown:

The purpose of this letter is to encourage you to retain the branch office on Second Street in Dayton, Ohio 45402 for the following reasons.

We have enjoyed the relationship we have with your staff at this location and we maintain a trust account. Further, we require the services of a bank within close proximity so that we can make daily deposits without the risk of retaining monies in our office. The services that we typically require are cash deposits, certified checks, questions regarding any of our accounts including the wire transfer account and estate accounts, for which these services cannot be substituted with an interactive ATM. In fact, major cash deposits will put us at risk of standing in front of an ATM even if those deposits were possible to be made. In addition, most of our employees have elected to use your bank because of its location close to our office, and they too enjoy the good graces of your staff.

Our necessity for frequent use of a banking institution requires us to consider suspending your services should you close or relocate the branch we have come to call "our bank."



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225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

April 24, 2024

Dear <Client>:

Thank you for taking the time to contact First Financial Bank.

We are responding to the letter you sent to our CEO, Archie Brown, which expressed your dissatisfaction with the upcoming closing of our Liberty Tower Banking Center. We understand your concern and appreciate having you as our client.

Reaching the determination to close this banking center was difficult. We take into consideration how these decisions affect our clients. In an effort to provide convenient banking options that supplement our banking centers, we offer online and mobile banking with digital services. Please visit our website at [bankatfirst.com](http://bankatfirst.com) for more information.

As a trusted financial institution, we strive to deliver the highest level of service to all our clients. We apologize for any inconvenience this has caused you.

Please feel free to contact our Client Service Center at (877) 322-9530, Monday through Friday from 8 am to 8 pm and on Saturdays from 8 am to 5 pm, Eastern Time. Thank you again for bringing this matter to our attention. We appreciate your interest in letting us know how we might better serve our clients and look forward to better serving you on your path to success.

Sincerely,

Mark Exterkamp  
Chief Retail Officer  
First Financial Bank  
255 E. Fifth Street  
Cincinnati, OH 45202



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## First Financial Bank Complaint Form

### Bank Information

Date: 5/13/24  
Banking Center/Department Name: Marketing and Public Relations  
Submitted Via: Client Satisfaction Survey

### Type of Issue/Complaint

Issue: Branch Office/Atmosphere  
Date Received: 5/13/24

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Hagerstown Branch

### Description of Issue

Client completed an account closing survey and when asked if they were satisfied, the client market "Somewhat dissatisfied" and stated that First Financial closes small town branches and makes it inconvenient to bank with FFB. Client also stated that First Financial charged fees for checking accounts, where other financial institutions have fee-free checking accounts that draw interest.

### Additional Comments



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## First Financial Bank Complaint Form

### Bank Information

Date: 10/15/24  
Banking Center/Department Name: Marketing and Public Relations  
Submitted Via: Client Satisfaction Survey

### Type of Issue/Complaint

Issue: Branch Office/Atmosphere  
Date Received: 10/15/24

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Troy Main Branch

### Description of Issue

Client completed a survey and stated that First Financial's hours are not conducive to people that work. The client stated that they are forced to use digital channels so the branch does not have to stay open until 6:00pm. The client stated that other banks are open until 6:00 pm and they will move their business there.

### Additional Comments



first financial bank

10/31/2024

Thank you for taking the time to respond to our recent pulse survey. At First Financial Bank, we take great pride in the service we deliver, and your feedback provides us the opportunity to listen to your concerns and improve our processes.

We appreciate your business and should you have additional questions, please feel free to reach out to our Client First Center at 877-322-9530. Associates at the Client First Center are available Monday-Friday 8AM-5PM and Saturday 8AM-5PM, EST. Thank you again and we look forward to helping you with your financial needs!

Sincerely,

First Financial Bank  
Compliance Department / Client Feedback Resolution



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## First Financial Bank Complaint Form

### Bank Information

Date: 10/15/2024  
Banking Center/Department Name: Marketing and Public Relations  
Submitted Via: Client Survey

### Type of Issue/Complaint

Issue: Branch Closure  
Date Received: 10/15/2024

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Jeffersontown Closure

### Description of Issue

Client completed a client satisfaction survey and stated they were unhappy with the decision to close the Jeffersontown branch.

### Additional Comments



first financial bank

10/31/2024

Thank you for taking the time to respond to our recent pulse survey. At First Financial Bank, we take great pride in the service we deliver, and your feedback provides us the opportunity to listen to your concerns and improve our processes.

We appreciate your business and should you have additional questions, please feel free to reach out to our Client First Center at 877-322-9530. Associates at the Client First Center are available Monday-Friday 8AM-5PM and Saturday 8AM-5PM, EST. Thank you again and we look forward to helping you with your financial needs!

Sincerely,

First Financial Bank  
Compliance Department / Client Feedback Resolution





first financial bank

## First Financial Bank Complaint Form

### Bank Information

Date: 10/15/2024  
Banking Center/Department Name: Marketing and Public Relations  
Submitted Via: Client Survey

### Type of Issue/Complaint

Issue: Branch Closure  
Date Received: 10/15/2024

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Liberty Commons Closure

### Description of Issue

Client completed a client satisfaction survey and stated they were unhappy with the decision to close the Liberty Commons branch, making it difficult to bank with First Financial.

### Additional Comments



first financial bank

10/31/2024

Thank you for taking the time to respond to our recent pulse survey. At First Financial Bank, we take great pride in the service we deliver, and your feedback provides us the opportunity to listen to your concerns and improve our processes.

We appreciate your business and should you have additional questions, please feel free to reach out to our Client First Center at 877-322-9530. Associates at the Client First Center are available Monday-Friday 8AM-5PM and Saturday 8AM-5PM, EST. Thank you again and we look forward to helping you with your financial needs!

Sincerely,

First Financial Bank  
Compliance Department / Client Feedback Resolution



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## First Financial Bank Complaint Form

### Bank Information

Date: 11/18/2024  
Banking Center/Department Name: Consumer Support Center  
Submitted Via: Verbal

### Type of Issue/Complaint

Issue: Branch Closure  
Date Received: 11/18/2024

### Issue Comments

Entity sending issue: Client  
Does Issue allege Discrimination? No  
Does Issue allege an Unfair, Deceptive Act, or Practice? No  
Product/Service Issue: Branch Closures

### Description of Issue

Client stated they are upset that we are closing all our locations near him, along with the ATMs. Client now has to travel further, which is harder since he is disabled.

### Additional Comments



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225 Pictoria Dr. Ste 800  
Cincinnati, OH 45246

November 19, 2024

Dear <Client>:

At First Financial Bank, we take great pride in the products and services we deliver to our clients. We appreciate you reaching out with your concerns as this provides us an opportunity to address them and find resolution.

We recently received your concern regarding recent financial center closures and have passed it along to the appropriate business area for review.

Should you have any questions, please feel free to contact our Client First Center at 877-322-9530. We apologize for any inconvenience and hope to hear from you soon!

Sincerely,

First Financial Bank  
Compliance Department  
Client Feedback Resolution  
255 E. Fifth Street  
Cincinnati, OH 45202