

First Financial Privacy Practices Statement

First Financial Bancorp and its subsidiaries and affiliated companies (“**First Financial**,” “**we**,” “**us**,” or “**our**”) provide this Privacy Practices to describe our collection, use, and disclosure of personal information obtained through our websites and online features that link to this Privacy Practices Statement, including www.bankatfirst.com (the “**Site**”).

If you receive banking or other financial services from us, please see our [Financial Privacy Notices](#) for information about how we collect, use, and share your nonpublic personal information subject to the Gramm-Leach-Bliley Act.

If you are a California resident, please review our California Privacy Notice below for additional disclosures, including information about your rights under the California Consumer Privacy Act.

Personal Information Collection

First Financial may obtain personal information about you in several ways, including directly from you; automatically through our Site; and from our service providers, our partners, and other third parties. The personal information we collect about you may vary depending on how you interact with us and may not include all of the examples listed below.

We may obtain the following types of personal information about you:

- **Identifiers**, including name, postal address, telephone number, unique personal identifier, online identifier, IP address, email address, and account name. We may also collect identifiers that are considered “sensitive” under certain laws, such as Social Security number, driver’s license number, and account login credentials.
- **Characteristics of protected classifications**, including age, date of birth, marital status, sex, gender, and military or veteran status. We may also collect characteristics that are considered “sensitive” under certain laws, such as race or citizenship status.
- **Commercial information**, including information about purchasing or consuming histories or tendencies.
- **Internet or other electronic network activity information**, including browser type and language, operating system, internet or mobile network provider, website access time, duration of visit, referring website address, browsing and search history on our Site, webpages viewed immediately before and after our Site, and information related to your interactions with our Site.
- **Geolocation data**, including your physical location inferred from your IP address.
- **Professional or employment-related information**, including your job title, affiliated organizations, insurance and benefits information, and retirement plan details.
- **Contents of webform communications**, including information you provide when you contact us online or apply for a product or service.

We may combine your personal information with data we obtain from our Site, our services, other users, and other parties. Your personal information may be converted into deidentified, anonymized, or aggregated data, as permitted by law.

Personal Information Use

We may use or otherwise process the personal information described above for the following purposes:

- **Service Offerings**, including maintaining or servicing your account; managing applications and registrations; processing your payments and other financial activities; offering calculator tools, including for mortgages and other loans; reserving meeting spaces and scheduling events; improving our services; and responding to your requests.
- **Site Operations**, including maintaining, operating, optimizing, and providing access to our Site; identifying Site visitors; monitoring and analyzing Site usage and trends; evaluating how our Site performs; repairing or improving the quality of our Site; tracking and responding to quality and security issues; and ensuring the Site operates effectively.
- **Communications**, including responding to your questions or feedback; confirming your preferences; providing you information about our services; contacting you regarding products, services, billing, and transactions; and understanding how you interact with our correspondence.
- **Advertising and Marketing**, including sending marketing and promotional materials relating to our products, offerings, and promotions; measuring the use of our services and effectiveness of our advertising and marketing; developing insights to improve our Site and provide our users with enhanced features and functionalities; and providing behavior-based and targeting advertising.
- **Business Operations**, including performing system administration and technology management; carrying out internal administration, such as recordkeeping and auditing; identifying prospective customers, partners, service providers, and vendors; managing our relationships with our customers, partners, service providers, and vendors; and fulfilling purposes that we describe to you at the time we collect your information.
- **Security and Integrity**, including protecting our Site from cyber risks; authenticating Site users; enforcing our policies and terms; protecting our rights; fulfilling our legal obligations; preventing, identifying, investigating, and responding to fraud, illegal or malicious activities, and other activity that violates or may violate applicable laws, regulations, legal process or our policies; and generally safeguarding our Site.
- **Quality, Safety, and Internal Research**, including evaluating how our Site performs; repairing or improving the quality of our Site; tracking and responding to quality and security issues; and developing new or enhanced products and service offerings.
- **Legal and Compliance**, including managing risks, investigations, reporting, and other compliance activities; responding to court orders or other government and law enforcement mandates or requests; identifying or managing legal actions related to our or others' rights or property; supporting actual or threatened claims, defenses, or declarations in a case or before any jurisdictional and/or administrative authority, arbitration, or mediation panel; and enforcing

compliance with applicable laws, regulations, or legal processes as well as industry standards and our company policies.

- **Corporate Restructuring**, including evaluating or executing a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, as part of regular business operations or pursuant to a bankruptcy, liquidation, or similar proceeding.

Personal Information Disclosure

We may disclose your personal information to the following parties, as described below:

1. **Corporate Affiliates**, including our affiliates, subsidiaries, branch locations, and other related entities that may process your personal information as described in this Privacy Practices Statement e.
2. **Service Providers**, including vendors and contractors, that help us to administer our Site, support financial activities, manage customer accounts, deliver services and communications, administer loans and other financial products, provide technical support, process payments, and otherwise help us operate our business. We may share your personal information with providers of cookies and other tracking technologies, as described below in the Cookies and Tracking Technologies section.
3. **Ad Tech Companies and other Providers**, including to provide personalized advertising, perform analytics, and as otherwise described below in the Cookies and Tracking Technologies section.
4. **Business Partners** (that are not owned by or affiliated with us), including to provide additional Site features and products. By participating in or providing your information in relation to such activities, you direct us to provide your information to those partners. Separate privacy policies may apply to these partners' uses of your personal information.
5. **Parties to Corporate Transactions**, including prospective or actual purchasers, investors, or successor entities, may process your personal information in connection with a contemplated or an actual reorganization of our business, or in connection with financing, a sale, or other transactions involving the disposal of all or part of our business or assets. This may include processing for the purpose of permitting the due diligence required to determine whether to proceed with a transaction.
6. **Law Enforcement Agencies, Courts, Regulatory Agencies, Other Government Entities, Professional Advisors, Affected Parties, and Other External Parties** in response to subpoenas, warrants, or court orders; for law enforcement or public safety purposes; in connection with any legal process; to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of person or property, or a violation of our policies; to comply with laws, regulations, or other legal obligations; to protect and defend our rights and property or the rights and property of other parties; to enforce our Terms and Conditions, this Privacy Practices Statement, or agreements with third parties; or for crime-prevention purposes.

We may disclose your personal information to additional parties where we have provided a separate notice to you and/or asked for your consent, as applicable.

Safeguards

We implement reasonable technical, organizational, and administrative measures to safeguard personal information against unauthorized or unlawful processing and against accidental loss, destruction, or damage. However, because transmission via the internet and online digital storage is not completely secure, we cannot guarantee the security of any information we may have collected from or about you through our Site.

Cookies and Tracking Technologies

We and our vendors use cookies and other online tracking technologies (collectively “**Cookies**”) to:

- Collect and analyze information about your interactions with our Site, including by collecting information about which pages on our Site you viewed or links you clicked and how you interacted with our content during your visit or over multiple visits;
- Store information to improve Site functionality;
- Help you access and navigate the Site more efficiently;
- Recognize your login information and preferences, so that you do not need to enter the information each time you visit the Site;
- Customize your browsing experience, including by showing you information more likely to be relevant to you; and
- Deliver and customize advertisements and track campaign efficacy.

We and our vendors may collect personal information about your online activities over time and across different devices and websites when you visit the Site, and link information collected by Cookies to other information collected about you.

We may engage web analytics service providers, such as Adobe Analytics, to help us understand and analyze how visitors interact with our Site. We use such data to administer and improve the quality of our Site and serve ads on our behalf across the internet. We may also implement Adobe Analytics Advertising Features such as dynamic remarketing, interest-based advertising, and audience targeting. We may use first-party Cookies as well as third-party Cookies to deliver advertisements, measure your interests, and/or personalize content.

Your web browser may have settings that allow you to transmit a “Do Not Track” signal when you visit various websites or use online services. Like many websites, our Site is not designed to respond to “Do Not Track” signals received from browsers. To learn more about “Do Not Track” signals, visit allaboutdnt.com. You may set your browser to notify you of or decline the receipt of Cookies; however, certain features of the Site may not function properly or be available if your browser is configured to disable Cookies.

Certain vendors we work with offer tools you can use to limit or opt out of their Cookies, such as:

- **Adobe.** To learn more about Adobe privacy choices, visit www.adobe.com/privacy/opt-out.html.

- **Google.** For more information on how Google Analytics and other Google products use data, visit policies.google.com/technologies/partner-sites. To opt out of Google Analytics Cookies, visit <https://tools.google.com/dlpage/gaoptout>. To adjust your Google advertising settings, visit adssettings.google.com.
- **Facebook.** To change your privacy and advertising settings with Facebook, login to your Facebook account and navigate to the Privacy Center at facebook.com/privacy/center or review your Ad Preferences at facebook.com/adpreferences.

Some vendors may participate in the Digital Advertising Alliance (“DAA”) and its AdChoices opt-out program or the Network Advertising Initiative (“NAI”). For more information about opting out or to use the DAA opt-out tool visit youradchoices.com/ (for web browsers) or aboutads.info/appchoices (for mobile apps). For more information about opting out or to use the NAI opt-out tool, visit networkadvertising.org/choices/ (for web browsers) or networkadvertising.org/mobile-choice/ for (mobile apps).

We are not responsible for the effectiveness or accuracy of other parties’ notices or opt-out mechanisms.

Email Marketing

We may use your personal information to contact you with newsletters, marketing or promotional materials, and other information that may be of interest to you. You may opt out of receiving these types of communications from us by following the unsubscribe link or instructions provided in any email we send.

Social Features and Third-Party Integrations

Certain functionalities on our Site permit interactions that you initiate between the Site and external services, such as social networks (“**Social Features**”). For example, Social Features enable you to “like” or “share” our content and pull or push information to or from the Site. If you use Social Features, information you post or provide access to may be publicly displayed by the third-party service you use. Additionally, both First Financial and the third party may have access to certain information about you and your use of the Site and the third-party service.

We may offer third-party integrations on our Site. If you choose to connect a third-party account to our system, you should refer to that party’s privacy policy for information on how your personal information is processed and safeguarded.

Children’s Privacy

The Site is not intended for, nor targeted to, children under 13, and we do not knowingly collect any personal information from children under 13. If we become aware that we have received personal information from a person under the age of 13, we will delete the information in accordance with applicable law.

Links to Other Websites

Our Site may contain links to other websites or online services for your convenience and information. We are not responsible or liable for the content or privacy policies of websites or services that we do not control, and the inclusion of a link to another website or online service does not imply our endorsement. We encourage you to review the terms, policies, privacy statements, and settings of these other websites to learn more about their data practices.

California Privacy Notice

The following California Privacy Notice is provided pursuant to the California Consumer Privacy Act, as amended (the “**CCPA**”), and applies to personal information we collect from California residents through this Site and in other contexts, including offline.

Unless otherwise noted, the disclosures in this California Privacy Notice apply to our current practices, as well as our activities in the twelve (12) months preceding the Effective Date.

Personal Information We Collect

We may obtain the personal information listed in the “Personal Information Collection” section above from offline sources as well, such as from our branch locations. In addition, we may collect the following personal information from online and offline sources:

- **Personal Information Described in Cal. Civ. Code § 1798.80(e)**, including name, signature, address, telephone number, education and employment information, or employment history.
- **Audio, Electronic, Visual, or Similar Information**, including voicemails, photos, videos, and audio recordings.
- **Inferences** used to create a profile reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Retention of Your Personal Information

We maintain personal information for as long as is necessary for the purposes described in this Privacy Practices Statement, or as otherwise authorized or permitted by applicable laws or regulations, including where retention of your personal information is reasonably necessary to:

- Manage your relationship with us, carry out our operations, or satisfy another purpose for which we collected the personal information;
- Carry out a disclosed purpose that is reasonably compatible with the context in which the personal information was collected; or
- Protect or defend our rights or property.

Where personal information is used for more than one purpose, we will retain it until the purpose with the latest period expires. For more information about our retention policies, please contact us using the details in the “Contact Us” section below.

California Privacy Rights

California residents have the following rights related to their personal information:

- **Right to Know.** You have the right to know what personal information we have collected about you, including:
 - The categories of Personal Information we have collected about you, including:
 - The categories of sources from which the Personal Information was collected and the categories of recipients to which we disclose Personal Information;
 - Our business or commercial purposes for collecting, selling, sharing, or disclosing Personal Information; and
 - The categories of Personal Information that we sold, shared, or disclosed for a business purpose, and for each category identified, the categories of recipients to which we sold, shared, or disclosed; and
 - The specific pieces of personal information we have collected about you.
- **Right to Delete Your Personal Information.** You have the right to request that we delete personal information we collected from you, subject to certain exceptions.
- **Right to Correct Inaccurate Information.** You have the right to request that we correct personal information we maintain about you that you believe is inaccurate.
- **Right to Opt Out of Sales and Sharing of Personal Information.** You have the right to opt out of the sale of your personal information, and to request that we do not share your personal information for cross-context behavioral advertising. However, this right is not applicable because we do not sell or share the personal information of California consumers, as defined by the CCPA.
- **Right to Limit Use and Disclosure of Sensitive Personal Information.** California residents have the right to limit the use and disclosure of their sensitive personal information if it is used or disclosed in certain ways. We do not use or disclose sensitive personal information for purposes that would trigger this right under the CCPA.

We will not discriminate against you for choosing to exercise any of your California privacy rights.

Submitting a Request Related to California Privacy Rights

To submit a request related to your privacy rights, please contact us at privacy@bankatfirst.com or call 877-322-9530.

Please note that when submitting a request, you may be asked to provide information so we can verify your identity before action is taken. You may designate an authorized agent to make the request on your behalf. An authorized agent must submit proof to us that he or she has been authorized by you to act on your behalf, and you may still need to verify your identity directly with us before we can process the request.

Users Outside the United States

By using the Site, you acknowledge your personal information may be transferred to and processed in jurisdictions outside your own, including the United States, as described in this Privacy Practices Statement. Please be aware that the data protection laws and regulations that apply to your personal information transferred to the United States or other countries may be different from the laws in your country of residence.

Changes to this Privacy Practices Statement

This Privacy Practices Statement may change from time to time, which will be indicated by updates to the “Effective Date” at the beginning of this Privacy Practices Statement. Your continued use of the Site after any update to this Privacy Practices Statement will constitute your acceptance of the changes.

Contact Us

If you have any questions about this Privacy Practices Statement, you can email us at privacy@bankatfirst.com or contact us at:

First Financial Bank
Attention: Client First Center
225 Pictoria Dr. Ste. 600
Cincinnati, OH 45246