

## **First Financial Bank's Terms and Conditions for Rewards for Visa® Platinum Credit Cards**

These Terms and Conditions govern the rewards associated with First Financial Bank's Visa Platinum credit cards ("Reward Program"). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS's rules can be located at: [www.scorecardrewards.com](http://www.scorecardrewards.com). To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Reward Program is available to First Financial Bank Visa Platinum cardholders ("Account Holders").
2. **Acceptance:** The initial use, signing or other acceptance of the Visa Platinum 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 Terms & Conditions.
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 Visa Platinum credit card Account Holder (which includes any joint Account Holder) and anyone who uses the Card with your permission.
4. **Points:** You earn one (1) Point in the Reward Program for every \$1 dollar of a qualifying credit card purchase. A qualifying transaction shall mean every transaction that is charged to your eligible Visa Platinum credit card covered by the Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.
5. **Expiration of Points:** Points, once earned, are valid up to 60 months and expire each March thereafter.
6. **Amendments:** These Terms and Conditions are subject to change at any time, without notice. Using your Visa Platinum credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.

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

These Terms and Conditions govern the rewards associated with First Financial Bank's Visa Signature credit cards ("Reward Program"). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS's rules can be located at: [www.scorecardrewards.com](http://www.scorecardrewards.com). To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Reward Program is available to First Financial Bank Visa Signature cardholders ("Account Holders").
2. **Acceptance:** The initial use, signing or other acceptance of the Visa Signature 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 Terms & Conditions.

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 Visa Signature credit card Account Holder (which includes any joint Account Holder) and anyone who uses the Card with your permission.
4. **Points:** You earn one and a quarter (1.25) Points in the Visa Signature Reward Program for every \$1 dollar of a qualifying credit card purchase. A qualifying transaction shall mean every transaction that is charged to your eligible Visa Signature credit card covered by the Private Banking Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.
5. **Expiration of Points:** Points, once earned, are valid up to 60 months and expire each March thereafter.
6. **Amendments:** These Terms and Conditions are subject to change at any time, without notice. Using your Visa Signature credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.

**First Financial Bank’s Terms and  
Conditions for Rewards for Visa®  
Signature Credit Cards for Private  
Banking**

These Terms and Conditions govern the rewards associated with First Financial Bank’s Visa Signature credit cards for Private Banking (“Private Banking Reward Program”). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS’s rules can be located at: [www.scorecardrewards.com](http://www.scorecardrewards.com). To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Private Banking Reward Program is available to First Financial Bank Visa Signature cardholders (“Account Holders”).
2. **Acceptance:** The initial use, signing or other acceptance of the Visa Signature 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 Terms & Conditions.
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 Visa Signature credit card Account Holder (which includes any joint Account Holder) and anyone who uses the Card with your permission.
4. **Points:** You earn one and a quarter (1.25) Points in the Private Banking Reward Program for every \$1 dollar of a qualifying credit card purchase. A qualifying transaction shall mean every transaction that is charged to your eligible Visa Signature credit card covered by the Private Banking Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or

insurance charges posted to Your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.

5. **Expiration of Points:** Points, once earned, are valid without expiration.
6. **Amendments:** These Terms and Conditions are subject to change at any time, without notice. Using your Visa Signature credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.

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

These Terms and Conditions govern the rewards associated with First Financial Bank's Visa Business Rewards credit cards ("Reward Program"). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS's rules can be located at: [www.scorecardrewards.com](http://www.scorecardrewards.com). To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Reward Program is available to First Financial Bank Visa Business Rewards cardholders ("Account Holders").
2. **Acceptance:** The initial use, signing or other acceptance of the Visa Business Rewards 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 Terms & Conditions.
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 Visa Business Rewards credit card Account Holder ) and anyone who uses the Card with your permission.
4. **Points:** You earn one (1) Point in the Reward Program for every \$1 dollar of a qualifying credit card purchase. A qualifying transaction shall mean every transaction that is charged to your eligible Visa Business Rewards credit card covered by the Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.
5. **Expiration of Points:** Points, once earned, are valid up to 60 months and expire each March thereafter.
6. **Amendments:** These Terms and Conditions are subject to change at any time, without notice. Using your Visa Business Rewards credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.

**First Financial Bank's Terms and  
Conditions for Rewards for  
FC Cincinnati Visa® Platinum Credit Cards**

These Terms and Conditions govern the rewards associated with First Financial Bank's Visa Platinum credit cards ("Reward Program"). These Terms and Conditions are in addition to the rules set forth by FIS (Fidelity Information Services, LLC) in the ScoreCard Bonus Point Program which are incorporated by reference herein. FIS's rules can be located at: [www.scorecardrewards.com](http://www.scorecardrewards.com). To the extent these terms conflict with the rules set forth by FIS these Terms and Conditions control.

1. **Availability:** The Reward Program is available to First Financial Bank Visa Platinum cardholders ("Account Holders").

2. **Acceptance:** The initial use, signing or other acceptance of the Visa Platinum 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 Terms & Conditions.

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 Visa Platinum credit card Account Holder (which includes any joint Account Holder) and anyone who uses the Card with your permission.

4. **Points:** You earn one (1) Point in the Reward Program for every \$1 dollar of a qualifying credit card purchase. You earn two (2) Points in the Rewards Program for every \$1 you spend at qualifying Restaurant spend. You earn three (3) Points in the Rewards Program for every \$1 you spend at qualifying grocery store spend. Qualifying Restaurant and Grocery categories are defined by VISA Merchant Category Codes. A qualifying transaction shall mean every transaction that is charged to your eligible Visa Platinum credit card covered by the Rewards Program. No points are earned for finance charges, fees, cash advance, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your account. Points are earned during your monthly billing cycle. This can vary depending on when your account was opened. Points have no cash value. Points cannot be exchanged for cash or credit; be used with any other offer, promotion, or discount; combined with cash to obtain any rewards; or transferred to any other credit card program.

5. **Expiration of Points:** Points, once earned, are valid up to 60 months and expire each March thereafter.

6. **Amendments:** These Terms and Conditions are subject to change at any time, without notice. Using your Visa Platinum credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.