

IMPORTANT: RETAIN FOR YOUR RECORDS

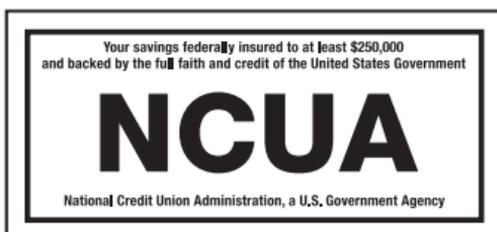
**ADDENDUM TO
FIRST FINANCIAL CREDIT UNION'S
ACCOUNT AGREEMENT AND
TRUTH-IN-SAVINGS DISCLOSURE**

Effective December 1, 2011

FIRST FINANCIAL

C R E D I T ♦ U N I O N

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This Addendum to First Financial Credit Union's Account Agreement and Truth-in-Savings Disclosure is given by First Financial Credit Union in compliance with the federal Truth-in-Savings Act.

The changes described below apply to First Financial Credit Union's Account Agreement and Truth-in-Savings Disclosure, effective December 1, 2011 (the "Effective Date"):

- A. Budget Checking Accounts are no longer offered by the Credit Union as of the Effective Date. As of the Effective Date, all references to Budget Checking Accounts are deleted from the Account Agreement and Truth-in-Savings Disclosure. The "Terms and Conditions Applicable to Budget Checking Accounts" set forth in the Account Agreement and Truth-in-Savings Disclosure are hereby replaced with the following:

**Terms and Conditions Applicable to
Convenience Checking Accounts**

1. The minimum deposit required to open this Account is \$25.
2. There is a Monthly Service Charge of \$5.00 each calendar month unless I make a minimum of three (3) qualifying transactions using my Convenience Checking Account and maintain a monthly direct deposit of at least \$500 into a First Financial account under the same membership account number as your Convenience Checking Account. "Qualifying transactions" are deposits, withdrawals, transfers, and debit card transactions. The following do not qualify: fees and/or dividend postings.
3. This Account does not earn dividends.

- B. Value Checking Accounts are no longer offered by the Credit Union as of the Effective Date. As of the Effective Date, all references to Value Checking Accounts are deleted from the Account Agreement and Truth-in-Savings Disclosure. The "Terms and Conditions Applicable to Value Checking Accounts" set forth in the Account Agreement and Truth-in-Savings Disclosure are hereby replaced with the following:

**Terms and Conditions Applicable to
Prime Checking Accounts**

1. The minimum deposit required to open this Account is \$100.
2. There is a Monthly Service Charge of \$5.00 each calendar month unless I make a minimum of three (3) qualifying transactions using my Prime Checking Account and maintain a monthly direct deposit of at least \$500 into a First Financial account under the same membership account number as your Prime Checking Account. "Qualifying transactions" are deposits, withdrawals, transfers, and debit card transactions. The following do not qualify: fees and/or dividend postings.
3. I must maintain the minimum daily balance of \$1,000 in this Account to avoid a monthly Low Balance Fee as set forth in your Rate and Fee Schedule.

4. I must maintain a minimum average daily balance of \$1,000 in this Account to earn the disclosed Annual Percentage Yield (APY).
 5. The dividend rate and Annual Percentage Yield may change at any time, as determined by the Credit Union's Board of Directors. The dividend rate and Annual Percentage Yield for this Account as of the last dividend declaration date are set forth in your Rate and Fee Schedule.
- C. Money Market Checking Accounts are no longer offered by the Credit Union as of the Effective Date. As of the Effective Date, all references to Money Market Checking Accounts, including the "Terms and Conditions Applicable to Money Market Checking Accounts," are deleted from the Account Agreement and Truth-in-Savings Disclosure in their entirety. As of the Effective Date, any existing Money Market Checking Accounts will be converted into Prime Checking Accounts. The Account Agreement and Truth-in-Savings Disclosure for Prime Checking Accounts is found in the above disclosure.
- D. New Benefits Checking Accounts will not be opened after the Effective Date. As of the Effective Date, the "Terms and Conditions Applicable to Benefits Checking Accounts" set forth in the Account Agreement and Truth-in-Savings Disclosure are hereby replaced with the following:

**Terms and Conditions Applicable to
Benefits Checking Accounts**

1. New Benefits Checking Accounts will not be opened after November 30, 2011.
 2. The minimum deposit required to open this Account is \$5.
 3. This Account is subject to a monthly service fee as set forth in your Rate and Fee Schedule, which will be automatically deducted from this Account each month. If the monthly service fee creates a negative balance, the Account will be subject to additional fees and may be closed by you.
 4. There is a Monthly Service Charge of \$5.00 each calendar month unless I make a minimum of three (3) qualifying transactions using my Benefits Checking Account and maintain a monthly direct deposit of at least \$500 into a First Financial account under the same membership account number as your Benefits Checking Account. "Qualifying transactions" are deposits, withdrawals, transfers, and debit card transactions. The following do not qualify: fees and/or dividend postings.
 5. This Account does not earn dividends.
- E. As of the Effective Date, the following "Terms and Conditions Applicable to Student Checking Accounts" are added to the Account Agreement and Truth-in-Savings Disclosure:

**Terms and Conditions Applicable to
Student Checking Accounts**

1. Student Checking Accounts are for students between the ages of 18 and 25. To be eligible for this Account, I must enroll in Online Banking and eStatements. When I reach age 26, my Student Checking Account will automatically convert to a Convenience Checking Account.
 2. The minimum deposit required to open this Account is \$25.
 3. There is a Monthly Service Charge of \$5.00, unless I establish and maintain Online Banking and eStatements.
 4. This Account does not earn dividends.
- F. I will be notified in my statement of any nonsufficient funds checks, items, or other transactions that have been paid or returned; however, I understand that you have no obligation to notify me before you pay or return any check, item or other transaction. You may refuse to pay any overdrafts without first notifying me even though my account is in good standing and even if you have paid previous overdrafts.
- G. As of the Effective Date, the following paragraph is added to the "Terms and Conditions Applicable to All Checking Accounts" section of the Account Agreement and Truth-in-Savings Disclosure:
1. You will donate up to \$40 to a California school of my choice if I do not currently have a checking account with you and I open a new checking account after November 30, 2011, with the following account services/activity:
 - a. Debit card activity within the first thirty (30) days of account opening;
 - b. eStatement registration within the first thirty (30) days of account opening;
 - c. Online bill payment activity within the first ninety (90) days of account opening.

Each of the account services/activity noted above qualifies for a \$10 donation to a California school on my behalf. In addition, if I refer a family member or friend who is an existing member or who is eligible for membership in the Credit Union and the person I refer opens a new checking account with you with all of the services/activities set forth in paragraphs a – c above, you will donate an additional \$10 to a California school on my behalf. The maximum donation is \$40 for qualifying account services/activity plus new checking account referral. I may designate a single school to receive the entire donation or I may designate a different school to receive a donation of \$10 each, up to my maximum qualifying donation (limit four (4) different California schools based on a donation cap of \$40). Qualifying donations will be made by the Credit Union after the new account is open for at least one hundredtwenty (120) days. If I previously closed a checking account and wish to open another checking account to qualify for the donation program, the checking account must have been closed for at least 12 months. Accounts opened after account compromises do not qualify for the donation program.