

November, 2006

To: All Vigo County Employees

PHILLIP R. GARRIGUS

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Through an alliance we have formed with Vigo County, First Financial Bank is pleased to announce a new and exciting account package now available to you that will make banking both easier and more economical and best of all, it's completely free!

Thousands of companies across the nation have initiated direct payroll deposit, a process that makes payroll funds instantly available to their employees each payday. First Financial Bank is introducing our new *First Payroll Plus* account package that can be simply added to your existing checking account at "First". This product provides a safe and seamless way for you to receive your salaries or wages, plus a host of great features that will save you both time and money.

Even if you are already having your payroll funds directly deposited, you can add our First Payroll Plus account package to your checking account with us; or if you're not already a customer of First Financial Bank we invite you to open a new checking with us and begin taking advantage of these great features. The accompanying flier provides the list of benefits that are available in the program, and Vigo County employees who are customers with First Financial Bank will appreciate that the county has joined forces with "First" to make this valuable program available to them.

You may open your First Financial Bank checking account with us simply by visiting our banking center nearest you and signing up for the greatest banking deal around. If converting your existing account, you may take the enclosed flier to any of our locations or go to the Vigo County Government website on the internet (www.vigocounty.org), locate the link for First Financial Bank's First Payroll Plus account, download the informational flyer, and use it to sign up for this account package. Just bring it into any First Financial location, and our representatives will help you take advantage of this program. Employees new to direct deposit will need to also inform your payroll supervisor that you wish to begin having your payroll funds automatically deposited to your First Payroll Plus account. It is important to again state that even if you are already participating in payroll direct deposit with us, you will still want to sign up for First Payroll Plus. This is a new benefits package for which enrollment is required even though you may already have your payroll directly deposited into a First Financial Bank account.

We appreciate being able to talk to you about this convenient and valuable product, and bank representatives will be in the County Council Meeting Room (127 Oak) in the Vigo County Annex on December 5th from 9:00 a.m. to 3:00 p.m., and the Vigo County Courthouse (Judge Eldred's Division 1 Courtroom – Third Floor, 33 South 3rd Street) during the same hours on December 1st to assist you with signing up for this free account package. Please stop by and see us! Otherwise, we will setup additional dates and times for departments not serviced by the two locations mentioned above. We will be pleased to add you to the growing list of those who already appreciate the convenience, safety, and savings of First Payroll Plus. Thank you!

Very truly yours,

Phillip R. Garrigus

Assistant Vice President

Retail Product Sales First Financial Bank Ph: (812) 238-6729

Our Mission...

To be your *First* choice for all of your financial needs.