

IMPORTANT INFORMATION

Please Retain For Your Records
Amendment to Truth In Savings Agreement
(dated 2/27/08)

EFFECTIVE August 1, 2010 **About Our Checking Accounts**

NEW

Checking Overdraft Protection Service

This service is available on all share draft (checking) accounts the credit union offers, and allows you to select from multiple savings and/or loans with an open Line of Credit to cover potential overdrafts on your checking account. Overdraft Protection service covers share drafts (checks), FFCU Visa Debit Card or FFCU ATM Card, and automatic (ACH) debits that you initiate or by anyone else permitted by you to use your account.

The current annual fee for Overdraft Protection is described in our Fee Schedule.

The following terms replace in their entirety the provisions of the Share Draft (Checking) Account Agreement, sections pertaining to Savings and Loan Overdraft Protection in First Financial's Truth In Savings Agreement:

For Checking Accounts with Savings Overdraft Protection

The credit union will transfer funds from the designated Savings Account(s), regardless of which party authorized the item, in such multiples as determined by the credit union sufficient to permit the credit union to honor the share draft (checks), FFCU Visa Debit Card or FFCU ATM Card, and automatic (ACH) debits. No overdraft may be paid by charging a Savings Account if, as a result of such charge, that Savings Account would be subject in any one month to more than six pre-authorized, automatic or telephone transfers.

Continued on other side.

FIRST FINANCIAL

C R E D I T ♦ U N I O N

For Checking Accounts with Loan Overdraft Protection

The credit union will transfer funds from the designated Line of Credit(s) or FFCU Visa Account, regardless of which party authorized the item, in such multiples as determined by the credit union sufficient to permit the credit union to honor the share draft (check), FFCU Visa Debit Card or FFCU ATM Card, and automatic (ACH) debits. No overdraft may be paid by charging a Line of Credit or Visa in excess of the available credit limit.

All loans are subject to credit approval and all credit union policies and procedures.

Please see other side.

FIRST FINANCIAL

C R E D I T ♦ U N I O N

