

## IMPORTANT INFORMATION

Please Retain For Your Records  
Amendment to Truth In Savings Agreement  
(dated 1/27/04)

**EFFECTIVE November 1, 2007**  
**(supersedes addendum effective July 1, 2007)**

The following two paragraphs replace the first paragraph under "About Our Super Savers Account" in First Financial's Truth In Savings Agreement:

Our Super Savers Account is a tiered variable rate account. The dividend rate is determined by the number of qualifying FFCU services you have at the opening of the last business weekday of each calendar quarter under the same Membership Account as the Super Savers Account. The tiers and applicable dividend rates for the Super Savers Account are provided in the accompanying Investment Rates Sheet.

You must also have a FFCU Checking Account and Direct Deposit or Payroll Deduction to be eligible to earn additional dividends from other qualifying FFCU services. Qualifying FFCU services include any of the following: mortgages, home equity loans, home equity lines of credit, auto loans, and online statements ("eStatements"). Certain other qualifying services will only count as one service each from the following categories, regardless of the number of these services that you have: unsecured personal loans (including lines of credit), credit cards, share certificates (excluding IRA certificates), Money Market Savings accounts, and IRAs.

*Per our Investment Rates Sheet, please find below the rates and yields for the Super Savers account as of 09/30/07 (min. \$500 average daily balance).*

	<u>RATE</u>	<u>APY*</u>
Super Savers - \$500 & above	<b>0.50%</b>	<b>0.50%</b>
Super Savers & 1 eligible elective	<b>1.50%</b>	<b>1.50%</b>
Super Savers & 2 eligible electives	<b>2.48%</b>	<b>2.50%</b>
Super Savers & 3 eligible electives	<b>3.46%</b>	<b>3.50%</b>
Super Savers & 4 eligible electives	<b>4.43%</b>	<b>4.50%</b>
Super Savers & 5+ eligible electives	<b>5.39%</b>	<b>5.50%</b>

**FIRST FINANCIAL**

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