



Technology and Innovation

Kevin Langford

EVP & Chief Administrative Officer

first

first financial bancorp

Investor Day

August 15, 2012

Another step on the path to success

Client Value Proposition



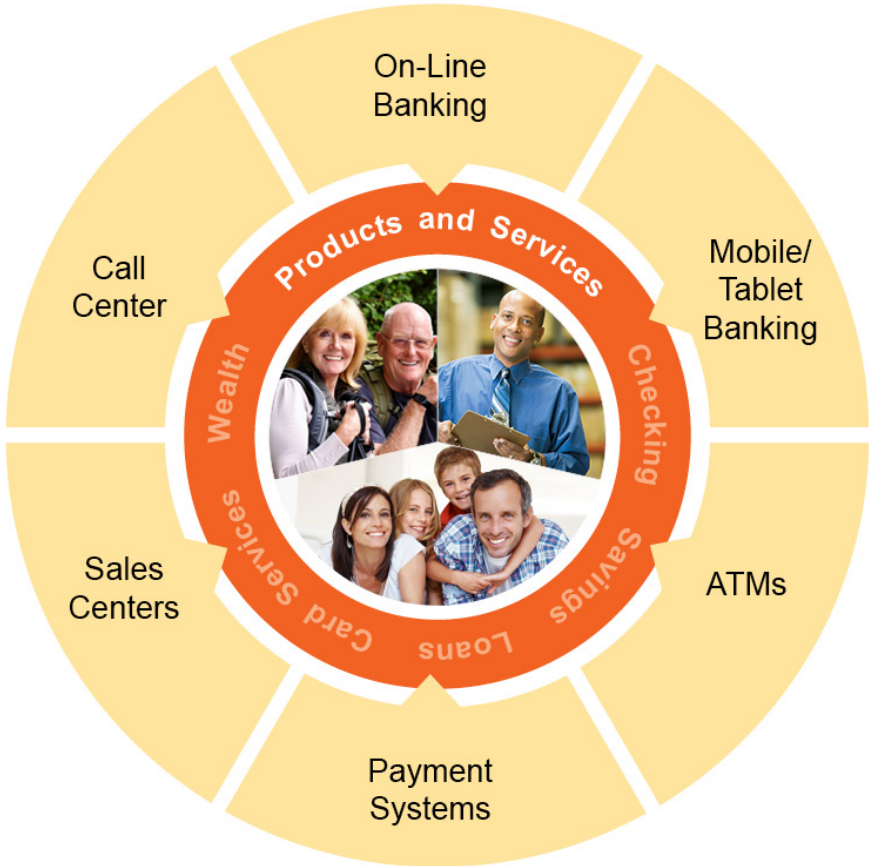
- Improving the Client Value Proposition
 - Primary and secondary research to drive greater understanding
 - Enhanced data analysis to redefine our target client segments

Products and Services

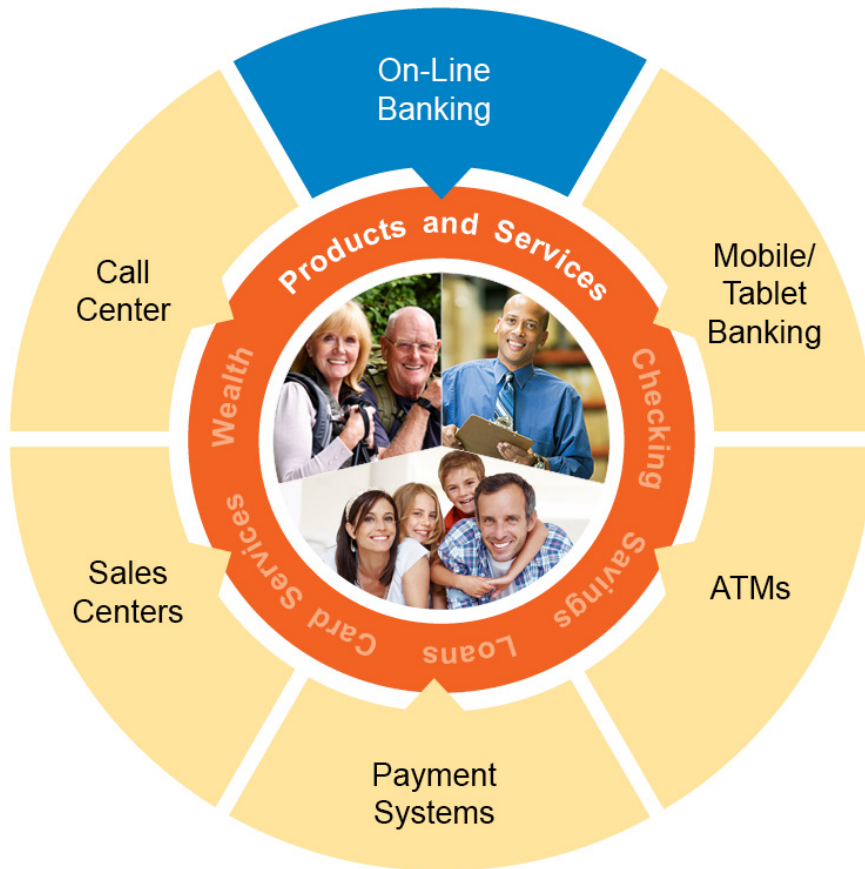


- Knowing more about our clients
 - Ensures products and services are relevant
 - Identifies new product and delivery opportunities
 - Provides geographic market intelligence
 - Identifies client retention strategies and relationship pricing models
 - Ensures that marketing messages resonate with target segments

Delivery Channels



Online Banking



➤ Currently launching new OLB platform

➤ Enables consumers to:

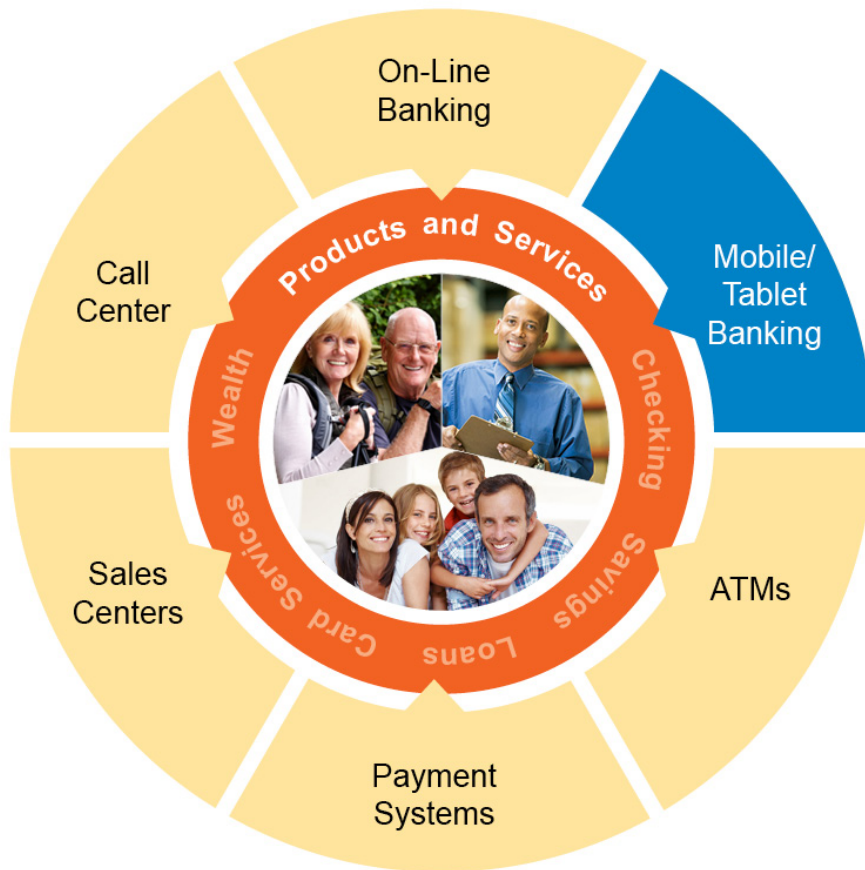
➤ Customize experience

➤ P2P Payments

➤ Personal financial management platform – “Panorama”

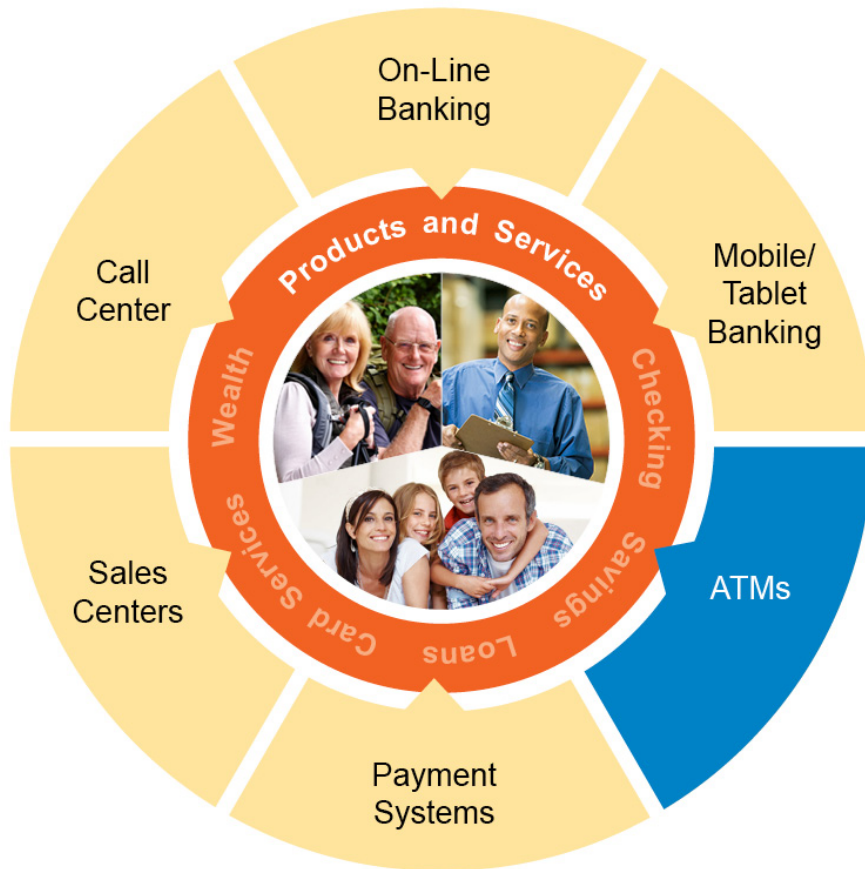


Mobile / Tablet Banking



- Mobile traffic to website up 187% annually
- On-the-go clients will benefit from new, robust mobile apps
 - Mobile transfers
 - Mobile bill pay
 - Directions to ATM/sales center

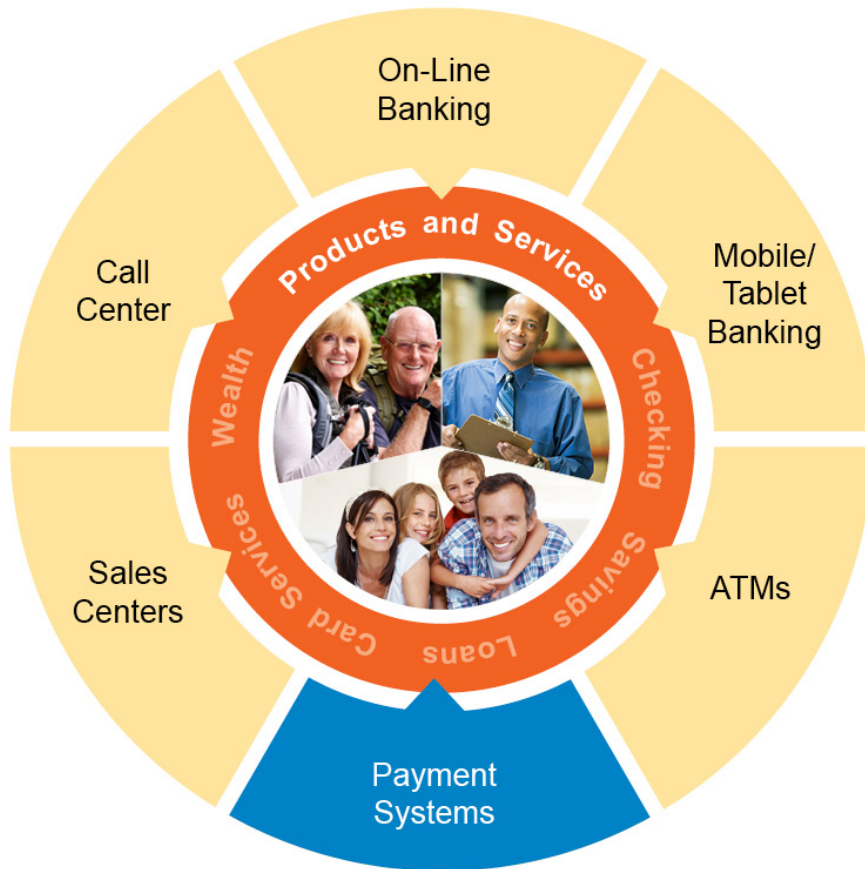
ATMs



- Deploying over 135 image-capture ATMs
- Touch-screen technology
- Improved operational efficiency

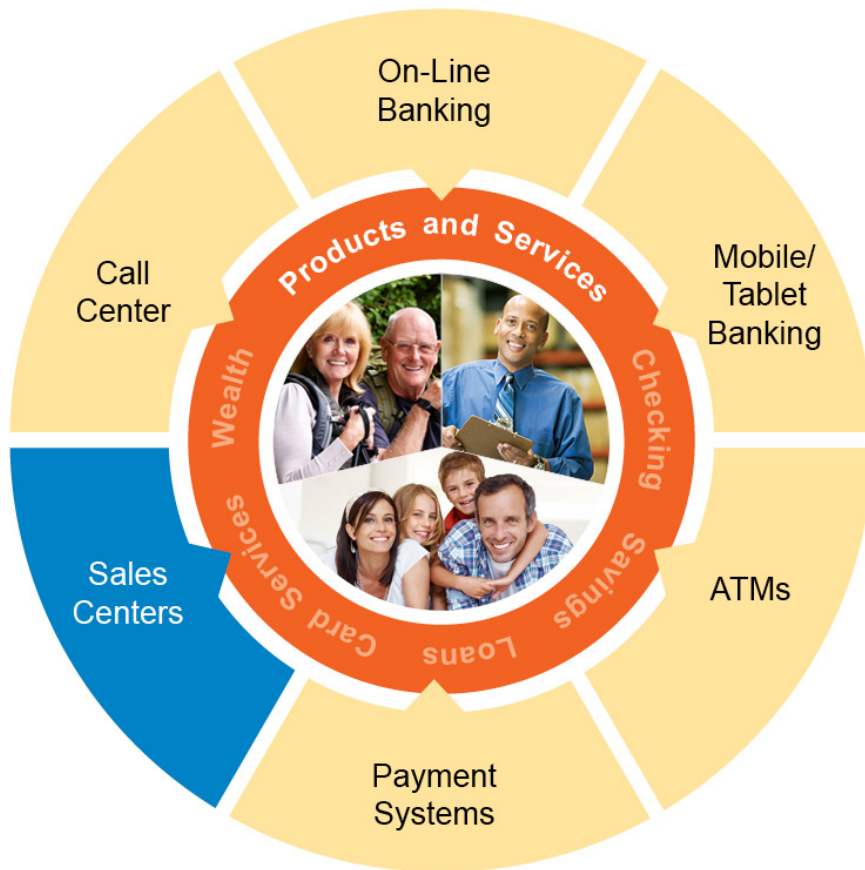


Payment Systems



- Improving existing platforms
- Exploring and monitoring new technologies
 - General purpose reloadable
 - Digital wallet

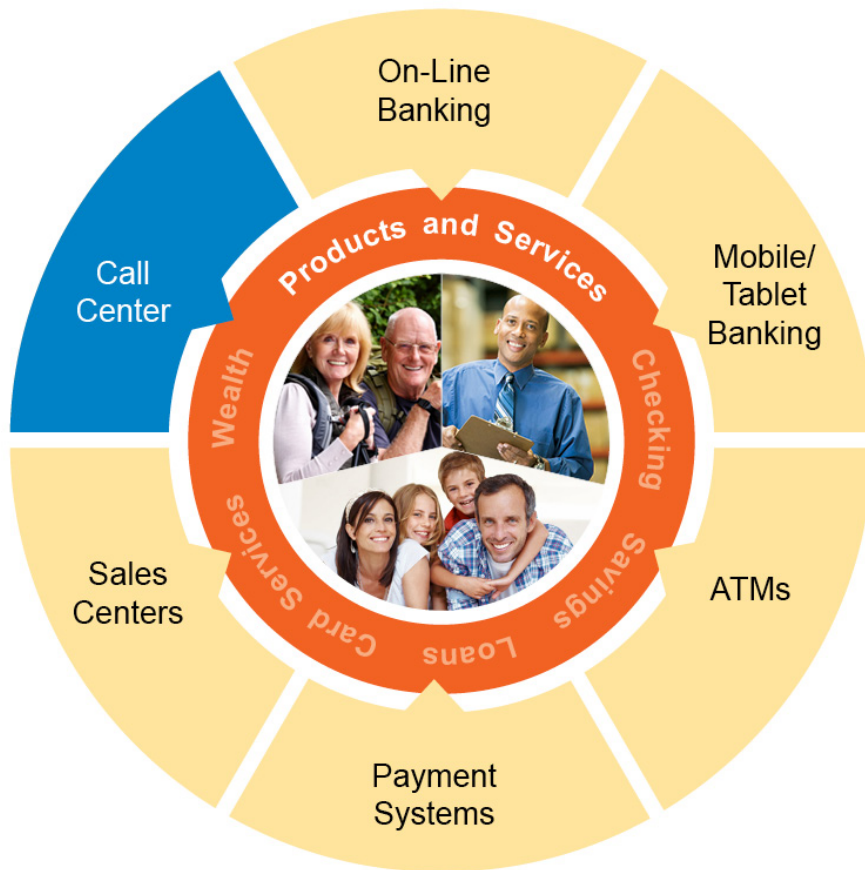
Sales Centers



- Important channel for our clients
- Delivers a consistent brand experience to all clients
- Scalable prototype

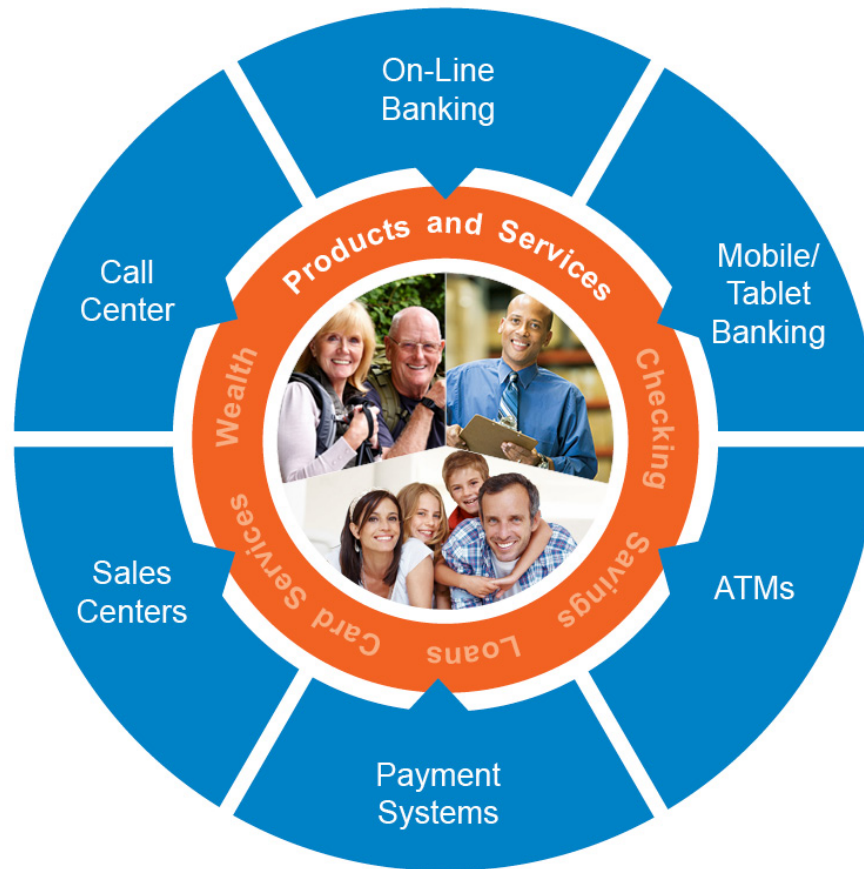


Call Center



- Effective delivery channel for clients
- Represents meaningful sales opportunity

Technology and Innovation



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Biography

Kevin T. Langford

Executive Vice President & Chief Administrative Officer

Mr. Langford joined First Financial in January 2006. As Chief Administrative Officer, he provides strategic direction for the Company's technology, operations, facilities, marketing, program and product functions. Mr. Langford has over 20 years of experience in banking, managing technology and operations. Prior to joining First Financial, he held positions at Irwin Financial Corporation and Cisco Systems.

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