

Welcome to Your Pharmacy Lending E-Newsletter!

Over the years, we have had requests for information about pharmacy financing and how we can help. To help answer these requests, we've decided to publish a quarterly e-newsletter.

We hope that you have heard about First Financial Bank, but if you haven't, we'll take this time to tell you a little about ourselves.

WHO ARE WE?

Since 1934, First Financial Bank (FFB) has been committed to upholding our community-oriented mission - to be the leading provider of financial services in our markets and dedicated to growth by consistently exceeding the expectations of our customers while treating our employees fairly and respectfully.

Our commitment to customer service, our financial strength, and our banking professionals make choosing First Financial Bank a sound business decision. We are dedicated to providing the very best financial services so that we stay ahead of the competition.

Pharmacy professionals are dedicated to keeping their patients healthy, and we're dedicated to keeping your pharmacy practice financially strong with expert advice and lending for acquisitions, start-ups, and refinancing. As one of the nation's leading small business lenders, we're here with the resources and pharmacy-specific expertise you need to help you reach your business goals.

HOW DID FIRST FINANCIAL BANK GET STARTED IN PHARMACY LENDING?

First Financial Bank (FFB) has a long history of originating Small Business Administration (SBA) loans. In 2012, we saw the need to help community pharmacies by providing them with financing through SBA loans. Our expertise with SBA lending helps us get owners the financing they need to successfully operate their business. First Financial Bank has made a long term commitment to continue to help keep independent pharmacies truly independent.

WHAT SETS US APART FROM OTHER LENDERS?

There are so many ways we are pleased to help, and we pride ourselves on:

- Offering quick approvals and being a Preferred SBA Lender.
- Being big enough to serve you, but small enough to care.
- Always involving our loan officers as your go-to contact.
- Being flexible in structuring the loan to make it work best for you.
- Providing experience in the industry- lots of it! We also have current and former pharmacy owners on our staff.
- Making sure our customers keep coming back for loans and referring us to their friends.

WHY WE DO WHAT WE DO:

We've been privileged to help many new pharmacists realize their dream of owning their own business, even though they had a significant amount of student loan debt. It's something we are proud to do!

Often, the seller is able to owner finance some of the purchase price, and that helps supplement the lack of a down payment from the buyer. FFB is there to help you every step of the way with financing and financial solutions.

It's great we have so many repeat customers! Using FFB to purchase a first pharmacy or returning to purchase multiple stores makes us happy. It's the legacy of helping pharmacists of all backgrounds that helps us grow.

We look forward to making your dreams a reality and getting to know you! Please feel free to give us any feedback on your likes and dislikes and what information you would like to see in our e-newsletter.