

Official Rules. First Financial Bank, N.A., FirstPass Giveaway.

No Purchase or Obligation Necessary.

- 1. Eligibility: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS GIVEAWAY. A PURCHASE WILL NOT IMPROVE CHANCES OF WINNING.** Each entrant must be a legal U.S. resident, at least 18 years of age as of January 16, 2024 and have a valid Social Security Number to enter the Giveaway. Employees of the following companies are ineligible to participate in the Giveaway: First Financial Bank (“First Financial Bank” or “Sponsor”), First Financial Bankshares, Inc., First Financial Trust and Asset Management Company, First Technology Services, Inc., Eide Bailly LLP (“Administrator”). In addition to the employees of the aforementioned companies, such employees’ immediate families, defined as children (including stepchildren), spouses and parents who are living in the same households as such employees are ineligible to participate in the Giveaway. Void where prohibited by law. The Giveaway is subject to all federal, state, and local laws and regulations. By participating in the Giveaway, entrants agree to be bound by these Official Rules. In resolving any disputes or issues of interpretation that may arise under these rules, the decision of the Sponsor and Administrator shall be final and binding in all respects.
- 2. To Enter:** The Giveaway promotion begins at 12:01 a.m. (CT) on January 16, 2024 and ends at 11:59 p.m. (CT) on March 29, 2024 (the "Promotional Period").

There are two ways to enter:

[1] Any bank customer who enrolls in First Financial Bank’s FirstPass voice verification security feature during the Promotional Period will automatically be entered in the Giveaway one time for a chance to win a prize. To enter, a customer must call 855-660-5862 and notify the customer service representative of interest in enrolling in voice verification, then follow the representative’s prompts until the process is complete. Once completed, a customer is automatically entered in the Giveaway.

[2] To enter without enrolling in FirstPass, if you meet the eligibility requirements set forth herein, you may complete a Giveaway Entry Form which may be obtained from any First Financial Bank location or hand print your name, address, city, state, zip code, day and evening telephone numbers and email address and the words “First Financial Bank Voice Security Giveaway” on a 3" x 5" card. The entry form or card must be either hand-delivered to a First Financial Bank location or mailed via the U.S. Postal Service in a #10 envelope to: First Financial Bank FirstPass Giveaway, 400 Pine Street 2nd Floor, Abilene, Texas 79601. All hand-delivered entries must be received by 11:59 p.m. (CT) on March 29, 2024. All mail-in entries must be postmarked by the U.S. Postal Service no later than 11:59 p.m. on March 29, 2024 and received by Sponsor no later than 5:00 p.m. (CT) on April 2, 2024. Hand-delivered entries are limited to one entry per person per day at each First Financial Bank location. Enter by mail via the U.S. Postal Service as often as you wish; however, each mailed entry will count as one (1) entry into the random drawing. Each mailed entry is limited to one (1) Giveaway Entry Form or one (1) 3" x 5" card per separate, postmarked-and-stamped #10 envelope. All qualifying hand-delivered and mail-in entries received during the Promotional Period will be entered in the prize drawings. E-mail entries are not allowed. Entries become the property of the Sponsor and will not be acknowledged or returned. Mechanically reproduced entries will not be accepted. Incorrect, illegible, inaccurate, and incomplete entries are void.

- Prize Drawing Details:** On the first Wednesday of each month beginning February, 2024 and concluding April, 2024, Administrator will conduct random prize drawings from all entries that are attributable to each of First Financial Bank's 14 regions. First Financial Bank's 14 regions are those as identified by First Financial Bank as Abilene, Bryan/College Station, Cleburne, Conroe, Eastland, Fort Worth, Hereford, Kingwood, San Angelo, Southeast Texas, Southlake, Stephenville, Sweetwater and Weatherford (the "14 Regions").

The number of prizes awarded per region will correlate with the region's asset size. The number of possible prize drawings monthly for each region are as follows: three (3) for Abilene, Weatherford, Stephenville, Conroe, and Orange regions; two (2) for Cleburne, Kingwood, Southlake, and Bryan-College Station regions; and one (1) for Hereford, San Angelo, Sweetwater, Eastland, and Fort Worth regions (for a possible 28 prizes to be awarded each month). If a Region as identified above does not have enough qualified entrants prior to scheduled drawing, then the amount of drawings will correlate with the number of entrants, or no winner will be declared. For instance, if a region is assessed up to three monthly drawings but has only two qualified entrants, then only two winners will be drawn for that month. Prizes not awarded during the month will not roll over into the next month. The maximum number of prizes to be awarded during each month will be 28.

Entrants defined by actual FirstPass enrollment who reside outside of these regions will be assigned to the closest branch location.

Mail-in and hand-delivered entries will be randomly assigned to one of the region drawings upon receipt and entered into the applicable monthly drawing based upon postmark.

Administrator's decisions are final in all matters relating to this Giveaway. The prize winner will be announced after he or she has qualified for the prize. The odds of winning will depend upon the total number of actual eligible entries received for each drawing.

- Prize Notification:** The Sponsor will notify each potential winner by email or phone if that information is available to Sponsor. In any case, a certified letter will also be mailed to each potential winner, which notice shall inform the potential winner of the requirements and procedures for claiming the prize. It is the sole responsibility of entrants to notify Sponsor of any change of address during the Promotional Period. Before awarding the prize, each potential winner will be required to show a valid driver's license, proof of insurance for the Prize by the Prize winner, complete and sign an Affidavit of Eligibility, a Liability Release, a Publicity Release, where legal, and an IRS form W-9. The Sponsor will also require that each potential winner verify that he or she is at least eighteen (18) years of age, that he or she has a valid social security number and that he or she otherwise qualifies and is eligible for the prize. If a potential winner does not qualify for the prize, is ineligible to participate in the Giveaway, if the above documents are not presented by a potential winner to Sponsor within 14 days of prize notification, or if a potential winner cannot be located by Sponsor within 14 days of the drawing and the prize notification sent by Sponsor to the potential winner by certified mail is returned as unclaimed or undeliverable, the prize will be forfeited and a second drawing (and subsequent drawings, if necessary) will be held to determine the potential winner of the applicable prize, who will be chosen by random drawing by Administrator in accordance with the guidelines and requirements set forth in Section 3 above. Upon verification that a potential winner meets the eligibility criteria set forth above and upon the timely receipt by Sponsor of the above documents from the potential winner, the prize designated for the potential winner will be awarded to him or her. Entry and acceptance of a prize constitutes permission and consent, where permitted by law, to the use of the winner's name, photograph, likeness, biography, voice and/or video for advertising or promotional purposes for this and similar promotions, including online announcements worldwide and

in perpetuity in any media, now known and hereafter devised (including and without limitation, the Internet) without additional compensation, except where prohibited by law. Upon request, each winner will provide consent to such in writing.

5. **Prize(s):** Each Prize is one (1) VISA gift card for the winner to be awarded by First Financial Bank in the amount of Two Hundred and Fifty and 00/100 dollars (\$250.00) each.

All federal, state, and local taxes, if any, are the sole responsibility of the winner. Each winner will receive an IRS Form 1099 from the Sponsor for the value of the Prize. The Prize awarded is non-transferable. Sponsor reserves the right to substitute a prize or prizes of comparable value at its sole discretion. Under no circumstances will the value of any Prize awarded in this Giveaway exceed Two Hundred and Fifty and 00/100 dollars (\$250.00). And under no circumstances will the maximum number of prizes to be awarded exceed 28 as explained above.

6. **General Conditions:** By participating in the Giveaway, entrants agree to release, indemnify and hold harmless First Financial Bank, First Financial Bankshares, Inc., First Financial Trust and Asset Management Company, First Technology Services, Inc., Eide Bailly LLP, and their respective affiliates, subsidiaries, representatives, agents, officers, owners, directors, shareholders and employees (collectively, "Releasees") from and against any and all injuries, losses, damages, claims, actions or liability of any kind resulting from or arising from participation in the Giveaway or acceptance, possession, use, misuse or nonuse of a prize to be awarded in the Giveaway. The winner shall bear all risk of loss relating to his or her prize after the prize has been delivered to or picked up by the winner. Any claim or legal action arising or occurring with respect to the Giveaway, or the awarding, acceptance, use, misuse, or nonuse of a prize shall be governed exclusively by Texas law and shall be heard and resolved in either the federal or state courts located in Taylor County, Texas.

- a. Releasees assume no responsibility or liability for damages, losses or injury resulting from acceptance of any prize to be awarded in this Giveaway.
- b. Releasees are not responsible for printing or typographical errors in any Giveaway - related materials; for stolen, lost, late, misdirected, damaged, incomplete, illegible or inaccurate entries; for entries that are lost, misdirected, not entered into the processing system, or are processed, reported, or transmitted late or incorrectly; for entries that are lost for any reason including computer, telephone, paper transfer, human or other error; for electronic, computer, or telephonic malfunction or error, including any injury or damage to participant's or any other person's computer relating to or resulting from participation in this Giveaway or downloading any materials in this Giveaway; or for the inability to access any website associated with this promotion, or process any transaction thereon.
- c. If, in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Giveaway, or if computer virus, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Giveaway, Sponsor and/or Administrator reserve the right at their sole discretion to disqualify any individual who tampers with the entry process and/or void any entries submitted fraudulently, to modify or suspend the Giveaway, or to terminate the Giveaway and conduct a random drawing to award the applicable prize using all non-suspect entries received as of the termination date. Any attempt by an entrant or any other individual to deliberately damage any website or undermine the legitimate operation of the Giveaway is a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent permitted by law.

- d. Sponsor reserves the right to cancel the Giveaway at any time without advance notice.
 - e. Entrant hereby expressly authorizes Sponsor to release to Administrator entrant's entry information to the extent necessary to determine entrant's eligibility for the prize.
 - f. No purchase is necessary to enter or win.
7. **Who Won?** The winner's name will be posted on the First Financial Bank website and may also be posted to Facebook, Instagram, and LinkedIn after the prize is awarded to the verified winner. For the name of the winner, go to www.ffin.com/giveaway
8. **Addresses:** Sponsor: First Financial Bank, 400 Pine Street, Abilene, Texas 79601.
Administrator: Eide Bailly LLP., 400 Pine Street, Suite 600, Abilene, Texas 79601.
9. **Regions:** The fourteen regions are identified as follows:
- a. Abilene (Abilene, Albany, Clyde, Moran, Odessa)
 - b. Bryan/College Station (Bryan, College Station, Franklin)
 - c. Cleburne (Cleburne, Alvarado, Burleson, Midlothian, Waxahachie)
 - d. Conroe (Conroe, Cut and Shoot, Huntsville, Magnolia, Montgomery, New Waverly, Spring, Tomball, Willis)
 - e. Eastland (Eastland, Cisco, Ranger, Rising Star)
 - f. Fort Worth (Fort Worth)
 - g. Hereford (Hereford)
 - h. Kingwood (Kingwood, El Campo, Fulshear, Palacios)
 - i. San Angelo (San Angelo)
 - j. Southeast (Orange, Beaumont, Lumberton, Mauriceville, Newton, Port Arthur, Vidor)
 - k. Southlake (Southlake, Boyd, Bridgeport, Decatur, Grapevine, Keller, Trophy Club)
 - l. Stephenville (Stephenville, Acton, Glen Rose, Granbury)
 - m. Sweetwater (Sweetwater, Roby, Trent, Merkel)
 - n. Weatherford (Weatherford, Aledo, Brock, Mineral Wells, Willow Park).