

First Financial Bankshares, Inc. Online and Mobile Privacy Policy

This policy is effective November 9, 2022 and may be amended from time to time.

The First Financial Bankshares, Inc. (First Financial) and its affiliates including First Financial Bank, N.A., First Financial Insurance Agency, Inc., First Financial Trust & Asset Management Company, N.A., and First Technology Services, Inc. is committed to treating and using personal financial information about you responsibly. First Financial's Online Privacy Policy (hereinafter referred to as the "Policy") applies to First Financial's online services (website or mobile application), as well as any interactions you may have while viewing content provided through one of First Financial's digital advertising campaigns. The Policy applies to This Policy describes how First Financial collects, shares, uses, and protects information when you visit or use these online services, and explains how information may be collected and used for advertising purposes. First Financial's online services are intended for United States users only.

Personal Information and Data collection

When you visit or use First Financial online services, First Financial may collect personal information and data you provide via forms, surveys, or applications. Personal information may include your name, email address, mailing address, telephone number, location information (for instance, a zip code entered to find a nearby ATM), or other fields requested and provided by you.

First Financial may also collect information about you from other online and offline sources; including social media, (See Linking to other sites and social media sites below for information on social media pages) web browsers, devices, cookies, and pixels. First Financial may combine this information with the personal information First Financial as collected about you under this Policy.

How First Financial uses Personal Information

First Financial may use personal information:

- To respond to questions and requests and communicate with you.
- To deliver ads or offers that may be of interest to you.
- To personalize online services to you.
- To process your applications and transactions for products or services.
- To verify your identity to allow access to your accounts.
- To prevent fraud and enhance the security of your account or First Financial's online services.
- To allow you to use First Financial's online services.
- To evaluate your responses to First Financial's emails and the pages and advertisements you view.
- To inform you about changes to terms, conditions, policies, or other important information regarding products or services you are enrolled in or in which you may be interested.

- To allow you to participate in online sweepstakes, surveys, market research, contests, or other promotions.
- To evaluate and improve First Financial's products or services.
- To allow you to use financial planning tools.
- To allow you to use features within our sites by granting us access to information from your device such as geolocation when you request certain services.
- To comply with laws and regulations and other legal process and law enforcement requirements.
- For any other purposes First Financial Bank may disclose at the time you provide or your information is collected.

How First Financial Bank shares personal information

If you are a First Financial customer, First Financial will use and share any information that First Financial collects from or about you in accordance with our [Privacy Notice](#).

Other information First Financial Bank collects online and how it is used

Other information is any information that does not reveal your identity or does not relate to an individual. Examples of other information are your internet protocol address (IP address), device type, browser type, and browsing history on First Financial's website. First Financial may collect this information in a variety of ways, including:

- **Through your browser or mobile device.** First Financial may capture the IP address of the device you use to connect to our online service, as well as the type of browser and device type you use. This information may be used for fraud detection, security purposes, and to ensure functionality. First Financial may use your IP address to help diagnose problems, to personalize your experience, for compliance purposes, for advertising, and administrative purposes.
- **Using cookies.** Cookies are stored on the device you are using to connect to the online service. We may capture browser type, pages visited, time spent on the site, and other information through cookies. This information is used to recognize your device each time you visit, to personalize your experience, for security, advertising, and statistical analysis purposes. You can refuse to accept cookies in your browser settings however, if you do not accept, you may experience issues with online services and functionality.
- **Using browser objects.** These objects help First Financial recognize your device, are used for online authentication, and help you view web content. If Flash objects are disabled, you may not be able to access and use all or part of First Financial's website or online services.
- **Through third-party widgets.** First Financial may allow widgets that enable information to be easily shared on another platform. The third parties that own the widgets may have access to information about your browsing history on the pages of First Financial's website.
- **Through third-party services.** First Financial may use third-party servers and the use of cookies and other technologies for verification and fraud detection by

collecting computer, device and connection information, such as IP address, browser type and version, operating system and other software installed on your device, mobile platform, and unique device identifier and other technical identifiers, error reports and performance data; usage data, such as the features you used, the settings you selected, your URL click stream data, including data and time stamp and referring and exit pages, and pages you visited while using a First Financial online product; and/or for location-awareness of the region, city or town where your device is located in order to provide you with more relevant content for where you are in the world.

- **Click stream auditing.** Click Stream Auditing includes information such as a web surfer's IP address, web pages which have been viewed or acted upon by a web surfer, date and time, domain type, and when a web surfer has responded to an advertisement. We may occasionally combine this information with individual information on an aggregate level to determine the effectiveness of our advertising.
- **Action Tags and Other Technologies.** Action Tags are commonly referred to as Web beacons, pixel tags, or GIF tags or other technologies. This type of technology is inserted in various places within our web site to collect anonymous information about your visits to the First Financial site and your interaction with our ads and content. First Financial may use certain technologies to collect additional information related to the status and condition of your mobile devices. This information may be used to support the security of your transaction with First Financial, determine industry trends, and for other research purposes.

How other information is shared

First Financial may share other information collected from and about you with other third parties as permitted by law. This may include third-party service providers, third parties in conjunction with a corporate transaction, or other third parties to comply with legal requirements and in accordance with our [Privacy Notice](#). First Financial may also use data that we collect on an aggregate or anonymous basis, where permissible.

Retention and Destruction

First Financial retains personal information as long as necessary to provide the products and services for which the information was collected, to process and maintain a record of transactions, and as long as necessary for legal process or to satisfy government retention requirements. When the retention period expires, First Financial destroys data that was maintained in any form in a manner that renders it completely unusable and incapable of restoration.

Advertising

First Financial advertises online and offline. First Financial may collect information through our advertising service providers using cookies, pixels, IP addresses, and other technologies. First Financial may collect information on the pages viewed, browsing

activity, links followed, and responses to advertisements. This information is used to deliver advertisements specific to you. Advertisements specific to you may include banner ads and splash ads, email, postal mail, telemarketing, and on sites and mobile apps not affiliated with First Financial. Information about your relationship with First Financial may be used to help determine which advertisements or offers to present to you.

First Financial contracts with advertising companies to advertise our products and services on sites and mobile apps not affiliated with First Financial. The information provided by you may be used by these third parties and mobile apps to selectively market our products and services to you, as permitted by law. These third-party sites and mobile apps are not subject to First Financial Bank's [Privacy Notice](#) available on ffin.com.

Behavioral Targeting

The third-party companies we use for online tracking have a network of advertising companies and may share anonymous information about your visits to ffin.com and other web sites with us and may use it in order to provide ads about goods and services of interest to you and which would be relevant to you, based on your browsing on ffin.com. From time to time, we may also share anonymous information with such third-party companies in an aggregate form, for purposes of analysis and improvement of our web site. If you would like more information about the use of third-party cookies and tags, or the process of opting out of such cookies or tags, please go to www.networkadvertising.org.

Geolocation Data

First Financial does not access location data stored on your mobile device without your permission. Some features, such as our find-a-location feature that locates the nearest First Financial branch or ATM, will not fully function unless you have enabled access to your location data

Contacts Information

If you use the Person-to-Person payment service (Zelle®), you may give permission to access your recipient contact information on your mobile device to facilitate payment transfer. You will not be able to select recipient contact information if you do not give permission to access contact information, which will require you to manually enter contact information.

Linking to other sites and social media sites

First Financial's website (ffin.com) contains links to third-party sites. These links are provided for convenience purposes and are not under the control of First Financial. First Financial also maintains a presence on social media sites including, but not limited to,

Facebook®, Twitter®, YouTube®, LinkedIn®, and Instagram®, TikTok®. These sites are also not under the control of First Financial.

If you choose to link or post on such third-party web sites, First Financial makes no warranties, either expressed or implied, concerning the content of such sites, including the operations, programming and conduct of transactions over such sites. First Financial does not warrant that such sites or content are free from any claims of copyright or other infringement or that such sites or content are devoid of viruses. First Financial disclaims all liability of any kind whatsoever arising out of your use of, or inability to use such third-party web sites, the use of your information by such third parties, and the security of information you provide to such third parties.

Security

First Financial uses physical, electronic, and procedural security measures that comply with applicable federal and state laws and restrict access of Non-Public Financial Information to employees or agents who need the information to provide products or services to you. These measures may include device safeguards and secured files and buildings. Please visit [Frist Financial Bank Privacy and Security Information](#) for additional information about how we protect your personal information.

Protecting children's online privacy

First Financial's online services are not intended for children under the age of 13, and First Financial requests that personal information regarding children under the age of 13 not be provided through online services. Information is not knowingly collected from children under the age of 13 without parental consent.

Online Tracking and Advertising

First Financial uses third-party advertising networks to distribute our advertisements on other websites and mobile applications where we have paid to advertise. These advertisements may use tracking technologies to capture certain information, such as IP address, usage information, or your responsiveness to our advertisements. However, the technologies used do not capture information that identifies you individually. First Financial does participate in third party ad network self-regulatory programs for online behavioral advertising.

Pursuant to these programs, First Financial honors Do Not Track opt-out preferences that you make to third party advertising networks that we hire to perform online advertising on our behalf. Two examples are the [Digital Advertising Alliance's \(DAA\) Self-Regulatory Program for Online Behavioral Advertising](#) and [DoubleClick](#). Click on either or both of these links to stop online advertising from First Financial by either of these ad programs. You can also help limit the amount of online advertising you receive by visiting www.networkadvertising.org to opt-out of advertising from Network Advertising Initiative member companies.

We do not deliver online advertising to customers that have opted out from the receipt of commercial email from First Financial when an online advertising campaign uses customer email addresses in connection with a hashing process that anonymously matches our ads to our customers who have a presence on select websites.

First Financial does not provide a Do Not Track opt-out mechanism to prevent online advertising to you. Instead, we use the established industry mechanisms discussed above.

First Financial does not respond to a do-not-track signal from your browser. See www.networkadvertising.org for information on how to opt out from third-party cookies or tags. As noted above, when you use First Financial's web sites, third parties used by First Financial may collect certain information which does not identify you individually on the First Financial web sites or on other sites where First Financial advertises. Please review the Privacy Policies of all web sites you visit to ascertain the type of information collected on those sites. The type of personal information that First Financial collects online about you is identified above under heading Personal Information.

Location Tracking

Online advertising that relies on location tracking can be prevented by refusing to grant permission to use location data stored on your device. You can also set your device to block access to location data stored on your device. Refer to the user guide for your device.

Controlling Cookies

Visit the [Federal Trade Commission](http://www.ftc.gov) to learn more about how to limit tracking and online advertising through controlling cookies and other tracking technology that is attached to your browser.

Updates to this Policy

This Policy may change from time to time. Any changes to this Policy will become effective when we post the revised Policy on ffin.com. Please review it periodically.

Apple Privacy FAQs

Last updated May 15, 2022.

Why are you providing this FAQ?

As your financial institution, First Financial has an obligation to ensure your money and personal information are kept safe and secure. In order to do so, there is critical information we must collect from you and your mobile device when you use our mobile apps. We want to be transparent with you about what that information is and how we use it.

Are you gathering more data?

For iPhones and other devices using iOS, First Financial is following Apple's App Store privacy guidelines. The data that we collect is not changing. We're just providing more transparency about what we're collecting.

What data do you collect?

The First Financial Mobile Banking app uses four (4) types of data: user ID, device ID, product interaction and advertising data.

What does "collect" mean?

"Collect" means that data is being transferred to First Financial and/or our third-party providers and stored for a longer period than what we need to service you in real time. An example is storing your device ID to prevent fraud.

What data do you collect that can identify me?

First Financial collects two primary pieces of data that can identify you: identifiers and usage data. Identifiers are things like your user ID or your device's unique identifier. These are pieces of information that allow us to track offers served to our customers, track usage of various features and to track users to identify potential fraud.

What data do you collect that is linked to me?

First Financial collects two primary pieces of data that is linked to you: identifiers and usage data. Identifiers are pieces of information that allow you to sign into the app, like your user ID. Usage data is information that allows First Financial to determine which features you may use.