

Official Rules. First Financial Bank, N.A., Swipe To Win Sweepstakes.

No Purchase or Obligation Necessary.

1. **Eligibility:** NO PURCHASE IS NECESSARY. Each entrant must be 18 years of age or older as of November 2, 2015 and have a valid Social Security Number in order to participate in the Sweepstakes. The Sweepstakes is open only to legal U.S. residents. Employees of the following companies are ineligible to participate in the Sweepstakes: First Financial Bank, N.A. ("Sponsor"), First Financial Bankshares, Inc., First Financial Trust and Asset Management Co., N.A., First Technology Services, Inc. and Davis Kinard and Co. ("Administrator"). In addition to the employees of the afore-mentioned companies, such employees' immediate families, defined as children (including step children) spouses and parents who are living in the same households as such employees are ineligible to participate in the Sweepstakes. Void where prohibited by law. The Sweepstakes is subject to all federal, state and local laws and regulations. By participating in the Sweepstakes, 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 Sweepstakes promotion begins at 12:01 a.m. (CT) on November 2, 2015 and ends at 11:59 p.m. (CT) on April 15, 2016 (the "Promotional Period").

There are several ways to enter:

[1] **Anyone using their First Financial Bank, N.A., VISA Debit Card** during the Promotional Period who opened their checking account at any First Financial Bank, N.A. location in Conroe, Montgomery, Willis, Magnolia, Tomball, New Waverly or Huntsville, Texas will automatically be entered in the Sweepstakes, one time per debit card or ATM transaction. All NEW Checking Accounts opened during the sweepstakes promotion will have (10) entries at time of account opening (account opening eligibility is required) All entries must be received by 11:59 p.m. (CT) on April 15, 2016. Only the applicable debit cardholders who are not in default (as determined by First Financial Bank, N.A.) under the customer agreement for the account under which a debit or ATM transaction is made are eligible for automatic entry into the Sweepstakes. All qualifying debit card and ATM transaction entries made during the Promotional Period will be entered in the Grand Prize drawing. Debit Card and ATM transaction entries must be posted to account to qualify. In the event of a dispute as to who submitted a particular debit card or ATM entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Debit card or ATM transactions that are initiated from debit cards that are stolen, fraudulently tampered with or otherwise altered are not eligible for automatic entry.

[2] **To enter without using a First Financial Bank, N.A., VISA Debit Card that is automatically entered into the Sweepstakes under Paragraph 2[1] above**, if you meet the eligibility requirements set forth herein, you may complete a Sweepstakes entry form which may be obtained from any First Financial Bank, N.A., location in Conroe, Montgomery, Willis, Magnolia, Tomball, New Waverly or Huntsville, Texas, or hand print your name, address, city, state, zip code, day and evening telephone numbers and email address and the words "First Financial Bank, N.A., Swipe To Win

Sweepstakes" on a 3" x 5" card. The entry form or card must be either hand delivered to a First Financial Bank, N.A. location in Conroe, Montgomery, Willis, Magnolia, Tomball, New Waverly or Huntsville, Texas or mailed via the U.S. Postal Service in a #10 envelope to: First Financial Bank, N.A, Swipe To Win Sweepstakes, 1800 W. White Oak Terrace, Conroe, TX. 77304.

All hand delivered entries must be received by 11:59 p.m. (CT) on April 15, 2016. All mail-in entries must be postmarked by the U.S. Postal Service no later than 11:59 p.m. on April 15, 2016 and received by Sponsor no later than 5:00 p.m. (CT) on April 15, 2016. Hand delivered entries are limited to one entry per person per day at each First Financial Bank, N.A., location in Conroe, Montgomery, Willis, Magnolia, Tomball, New Waverly or Huntsville, Texas. Enter by mail via the U.S. Postal Service as often as you wish. All hand delivered and mail in entries received during the Promotional Period will be entered in the Grand Prize drawing. 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.

3. Prize Drawing Details: On April 22, 2016 at approximately 4:00 p.m. Administrator will conduct a random drawing Grand Prize drawing at 1800 W. White Oak Terrace, Conroe, Texas, from all eligible entries received by Sponsor during the Promotional Period.

Administrator's decisions are final in all matters relating to this Sweepstakes. The Prize winner will be announced after he or she has qualified for the prize. The odds of winning the Grand Prize are estimated to be 1:692,800. However, the actual odds of winning will depend upon the total number of actual eligible entries received for the drawing.

In addition a total of three prizes will be awarded in this Sweepstakes. Specifically on February 5, 2016, March 4, 2016 and April 1, 2016, one iPad Air (total approximate value of Three Hundred Ninety Nine dollars (\$399 each)) will be awarded by First Financial Bank, N.A. in the following manner: one (1) qualified entrant will be selected in a random drawing that is to be conducted as follows: At approximately 4:00 p.m. on the stated dates, the Administrator will conduct a random drawing at 400 Pine Street, Abilene, Texas for one (1) iPad Air from the entries that are received by sponsor in approximately 28 – 30 days preceding the date of the drawing (with the exception of the first drawing, which will be from the eligible entries received from the commencement of the Promotional Period through January 31, 2016.

Administrator's decisions are final in all matters relating to this Sweepstakes. Each prize winner will be announced after he or she has qualified for the prize. The odds of winning the Grand Prize are estimated to be 12:692,800. However the actual odds of winning one of the three iPad Airs are estimated to be 12:692,800. However the actual odds of winning will depend upon the total number of actual eligible entries received for each drawing.

4. Prize Notification: The Sponsor will notify the potential winner by email or phone if that information is available to Sponsor. In any case, a certified letter will also be mailed to potential winners, 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, the

potential winner will be required to 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 the 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 Sweepstakes, 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 the 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:** The Grand Prize is one (1) Chevrolet truck that is to be awarded by First Financial Bank and has a dealer invoice (according to the records of the Participating Dealer whose truck is chosen) of Forty Thousand Dollars and no/100 (\$40,000.00) or less (total approximate value of the Grand Prize is Forty Thousand and No/100 Dollars (\$40,000.00)). Additional prizes are three (3) iPad Airs valued at Three Hundred Ninety-nine dollars (\$399).

All federal, state and local taxes, if any, are the sole responsibility of the individual Winner. Any expenses not specified relating to the acceptance and use of a Prize are the responsibility of each Winner of a Prize. The 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 of comparable or greater value, at its sole discretion. Under no circumstances will the value of the Grand Prize exceed Forty Thousand and No/100 Dollars (\$40,000.00).

6. **General Conditions:** By participating in the Sweepstakes, entrants agree to release, indemnify and hold harmless First Financial Bank, N.A., First Financial Bankshares, Inc., Davis Kinard and Co., the prize supplier and their respective affiliates, 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 Sweepstakes or acceptance, possession, use, misuse or nonuse of a Prize to be awarded in the Sweepstakes. Releasees make no warranty or representation of any kind concerning the appearance, safety or performance of any prize awarded in this Sweepstakes (except for written warranties, if any, made by the Prize supplier). The Winner shall bear all risk of loss relating to his or her Prize after the Prize has been delivered. Any claim or legal action arising or occurring with respect to the Sweepstakes,

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.

Releasees assume no responsibility or liability for damages, losses or injury resulting from acceptance of any Prize to be awarded in this Sweepstakes.

Releasees are not responsible for printing or typographical errors in any Sweepstakes-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 Sweepstakes or downloading any materials in this Sweepstakes; or for the inability to access any website associated with this promotion, or process any transaction thereon.

If, in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, 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 Sweepstakes, 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 Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award the 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 Sweepstakes 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.

Sponsor reserves the right to cancel the Sweepstakes at any time without advance notice. 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. No purchase is necessary to enter or win. A purchase will not increase your chances of winning.

7. Who Won? The Winners' names will be posted on the First Financial Bank website, and Facebook, after the Prize is awarded to the verified winner. For the name of the Winners, go to www.ffin.com/sweepstakes. Official public announcement of the Grand Prize Winner will be at the Fire Up the Bands event on May 7, 2016 in Montgomery, Texas.

8. Addresses: Sponsor: First Financial Bank, N.A., 1800 W. White Oak Terrace, Conroe, Texas 77304. Administrator: Davis Kinard and Co., 400 Pine Street, Suite 600, Abilene, Texas 79601.