

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

No purchase is necessary. This promotion is not open to the employees or the immediate family members of First Financial Bank, N.A., First Financial Bankshares, Inc., Davis Kinard & Co., or Moore Chevrolet, Buick, GMC- Moore Chrysler, Dodge, Jeep, Ram dealership. You must be at least 18 years of age and have a valid Social Security Number to enter the Sweepstakes. The Winner(s) of the Sweepstakes is responsible for any and all federal, state and local taxes associated with the prize awarded. You do not have to be a customer of First Financial Bank, N.A., or First Financial Bankshares, Inc. to enter the Sweepstakes. Entry forms are available at all First Financial Bank locations in Orange, Vidor, Mauriceville, Newton, Port Arthur and Beaumont, Texas. One (1) GMC, Chevy, Dodge, Chrysler, or Ram Truck to be awarded to the Grand Prize winner from First Financial Bank and a Participating Dealer (as hereafter defined) having a dealer invoice (according to the records of the Participating Dealer whose truck is chosen) of **Forty Thousand and 00/100 (\$40,000.00)** Dollars or less will be awarded to a qualified entrant to be selected in a random drawing on November 1, 2017 at approximately 4:00 p.m. from among all eligible entries that are received in this Sweepstakes. This drawing will include all eligible entries received during the Promotional Period as a result of persons using their First Financial Bank Visa debit card who opened their checking accounts at a First Financial Bank locations in Orange, Vidor, Mauriceville, Newton, Port Arthur or Beaumont, Texas or who purchased an automobile (car/truck) from the Participating Dealer and financed it through First Financial Bank, N.A. and all hand delivered and mailed entries. Each winning entry must be eligible under the Official Rules to participate in the Sweepstakes and will be verified by the accounting firm of Davis Kinard & Co. No responsibility is assumed for lost, misdirected or late entries. Potential Winner will be notified by certified mail or phone call. Sweepstakes sponsor reserves the right to substitute prize of comparable or greater value. Neither First Financial Bank, N.A., First Financial Bankshares, Inc., Davis Kinard & Co. nor prize supplier assume responsibility or liability for damages, losses or injury resulting from acceptance of the prize awarded during this Sweepstakes. Entry in the Sweepstakes constitutes permission to use the Winner's name and likeness for publicity purposes without further compensation. By participating in the Sweepstakes, entrants agree to be bound by the Official Rules of the Sweepstakes. Go to www.ffin.com/sweepstakes to view the Official Rules of this Sweepstakes. Dodge, Chrysler, Ram or Chevy is not a participant in or sponsor of this promotion, nor is the following automobile dealership: Moore Chevrolet, Buick, GMC – Moore Chrysler, Dodge, Jeep, Ram (said dealership is collectively referred to above as the "Participating Dealer").

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No Purchase or Obligation Necessary.

1. **Eligibility:** NO PURCHASE IS NECESSARY. Each entrant must be 18 years of age or older as of April 1, 2017 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. Davis Kinard and Co. ("Administrator") and Moore Chevrolet, Buick, GMC – Moore Chrysler, Dodge, Jeep, Ram ("Participating Dealer"). 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. Chevy, Buick, GMC, Dodge, Jeep, Ram or Chrysler is not a participant in or sponsors of this Sweepstakes.

2. **To Enter:** The Sweepstakes promotion begins at 12:01 a.m. (CT) on April 1, 2017 and ends at 11:59 p.m. (CT) on October 31, 2017 (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 Orange, Vidor, Mauriceville, Newton, Port Arthur or Beaumont, Texas location 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 October 31, 2017. 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 Orange, Vidor, Mauriceville, Newton, Port Arthur or Beaumont 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 Orange, Vidor, Mauriceville, Newton, Port Arthur or Beaumont Texas or mailed via the U.S. Postal Service in a #10 envelope to: First Financial Bank, N.A, Swipe To Win Sweepstakes, 812 N. 16th Street, Orange Texas 77630. All hand delivered entries must be received by 11:59 p.m. (CT) on October 31, 2017. All mail-in entries must be postmarked by the U.S. Postal Service no later than 11:59 p.m. on October 31, 2017 and received by Sponsor no later than 5:00 p.m. (CT) on October 31, 2017. Hand delivered entries are limited to one entry per person per day at each First Financial Bank, N.A., location in Orange, Vidor, Mauriceville, Newton, Port Arthur and Beaumont, 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] **Purchase automobile (Car or Truck) from Moore Chevrolet, Buick, GMC – Moore Chrysler, Dodge, Jeep, Ram financing provided through First Financial Bank, N.A.** will automatically enter into the Sweepstakes with **(10) entries** at time of loan closing. An additional **(5) entries** will be given if loan is set up with auto debit from a qualifying First Financial Bank checking account that was opened in Orange, Vidor, Mauriceville, Newton, Port Arthur or Beaumont, Texas locations. All entries must be received by 11:59 p.m. (CT) on October 31, 2017.

[4] Adopt an animal from the **Humane Society of Southeast Texas** or make a **Contribution to the Capital Campaign of \$25.00** on or before 10:00am, central daylight time, October 31, 2017, and an additional **10 entries** will be entered into the Sweepstakes on your behalf by the **Humane Society of Southeast Texas**. First Financial Bank will not be held liable for any errors or omissions in this list provided by the Humane Society of Southeast Texas to First Financial Bank.

3. **Prize Drawing Details:** On November 1, 2017, at approximately 4:00 p.m. Administrator will conduct a random Grand Prize drawing at 812 North 16th Street, Orange, 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.

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) Chevy, GMC, Jeep, Chrysler, Buick, or Ram 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 00 cents. (\$40,000.00) or less (total approximate value of the Grand Prize is Forty Thousand dollars and 00/100 Dollars (\$40,000.00)).

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 dollars and 00/100 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 Winner's name will be posted on the First Financial Bank website, Facebook, Digital signage after the Prize is awarded to the verified winner. For the name of the Winner, go to www.ffin.com/sweepstakes
8. **Addresses:** Sponsor: First Financial Bank, N.A., 812 N. 16th Street, Orange, Texas 77630. Administrator: Davis Kinard and Co., 400 Pine Street, Suite 600, Abilene, Texas 79601.