

FIRST FINANCIAL BANK, N.A. ONLINE PRIVACY POLICY

This Internet Privacy Disclosure applies to your use of the websites and mobile device applications (“Websites”) of First Financial Bank, N.A., and its affiliates (“First Financial Bank”, “us”, or “our”), regardless of whether you are using a desktop computer, laptop, smart phone, electronic tablet, or other electronic device. If you are a First Financial Bank customer, you should also review our [Privacy Policy](#), which more broadly governs our handling of your personal information.

Information We Collect

We may collect and store the following information when you use any of our Websites:

Contact and Content Upload Information. When you contact us using one of our online contact forms, we collect the messages you send as well as the personal information you provide, such as your name, phone number, and email address. If you upload a digital photo or customer testimonial for use on our Websites, we also collect the personal information you submit at that time.

Online Application and Services Information. We require certain personal information when you apply online for an account, loan or other service, or when you subscribe to an online or mobile banking service. In addition to basic details such as your name, email address, and phone number, we may require information to verify your identity, such as your social security number, driver's license number, and place of employment. We may also require that you provide authentication information, such as tokens, one-time access codes, or other such devices that we may require in order to authenticate your use of our services. We may obtain reports from credit bureaus or other third parties in order to evaluate your applications.

Financial and Transactional Information. Our use of customers' financial and transactional information is limited as set forth in our [Privacy Policy](#) and in keeping with applicable law. We generate and collect information for our customers as necessary in order to run the day-to-day operations of the financial services that we provide. For example, in connection with online banking services, we generate and collect details pertaining to your accounts with us, including deposit, payment, and balance information, as well as instructions and other communications from you, such as instructions regarding wire transfers or joint account holders. We receive information concerning your transactions with others, such as checks that you deposit, and we also collect information from ATM and other third-party processor transactions.

Log Data. When you access and use our Websites, we automatically record information concerning the device you are using and your activity on the Websites. This may include your device's Internet Protocol (“IP”) address, your browser type, the types of information you search for and view on our Websites, location preferences, identification numbers associated with your device, and your mobile carrier. If you arrived at one of our Websites by clicking on an advertisement, promotion, or search result on another website, we also take note of the web page you visited before you came to our Website.

Cookies. A “cookie” is a small data file that is transferred to your device. We use cookies to collect information in order to study, enhance and improve the use and capabilities of our Websites. We also use cookies to enable certain features of our Websites and to preserve your preferences and customize your experience when you visit and return to our Websites. In addition, we and third parties acting on our behalf also use cookies to perform certain online advertising and analytics functions (discussed further below). Most browsers provide controls whereby you can choose to block receipt of cookies, delete cookies, or to be prompted before cookies are received. Please note that, if you delete or choose not to receive cookies from our Websites, the functionality of the Websites may be impaired.

Geo-Location Information. Many mobile devices permit applications to access real-time location-based information. As of the effective date of this Disclosure, our mobile applications collect such information. In addition, some of the information we already collect, such as IP addresses, may be used to estimate an approximate location of the device you are using to access our Websites.

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Our Use of Information

We use your information to verify your identity, provide you with quality customer service, evaluate your request for products and services, and improve our Websites and service offerings. We may be obligated by law to retain certain communications and other information concerning you. In addition, we may retain and use communications, transaction details, and identifying information (such as IP addresses) in order to maintain audit trails for security and anti-fraud purposes.

First Financial Bank does not share information concerning you with unaffiliated third parties for marketing purposes. However, we may use some of the information that we collect concerning you in order to present you with information concerning services that may be of interest, and we may share that information within the First Financial family of affiliates. For example, we may tailor our marketing efforts based on the types of financial services you use, the services in which you demonstrate an interest, and your use of our Websites.

Disclosure of Information

We disclose information concerning you as necessary to run our everyday business, such as in connection with processing your transactions. We also may disclose information concerning you if required to do so by law or if we believe that such action is necessary to comply with a legal obligation or to protect and defend our rights or property, or those of our customers.

Online Tracking and Advertising

Like many website operators, we use services offered by third parties (including Google) to advertise on third party websites based on search terms used by you and your visits to our Websites. We receive relevant history and Website usage information collected by those third parties, including search terms that direct visitors to our Websites, and we use that information to improve our Websites and for our own marketing purposes. Those third parties use cookies to provide these services to us and to serve ads and customize search results based in part on your visits to our Websites. You can set preferences for Google services using the [Google Ad Settings](#) page, and you can opt-out of Google Analytics' use of data by installing a browser ad-on available [here](#). Another tool for opting out of targeted advertising is the [NAI Opt-Out Page](#). Note that if you opt-out on the NAI page, you will still see advertisements when you browse the Internet, but those advertisements may be less tailored to you and your interests.

Currently, various Internet browsers offer a "do not track" or "DNT" option that uses a DNT header to indicate the DNT preference setting on the browser. Because standards for DNT continue to evolve, we do not currently respond to browsers' DNT signals with respect to the Websites. We do not track your activity over time and across different websites or online services, and we do not permit our third-party service providers to collect information from the Websites for other websites or for their own purposes, except on a limited basis in connection with the advertising discussed in the preceding paragraph.

Security

First Financial Bank is committed to maintaining the security of your information, which is consistent with our core values and commitment to customer service. When you send information to us using the Internet, we use TLS (Transport Layer Security) or SSL (Secure Socket Layer) protocols to secure the transmission of information that you send to us over the Internet. Once we receive information, we store and protect it using industry-standard firewalls and other technology. Please remember, though, that no method of electronic transmission or storage is 100% secure.

Children's Privacy

Our Websites are not intended for use by children under the age of 13. Only the parent or legal guardian of a child under the age of 13 may utilize any services provided through the Websites that involve a password, user ID, or the provision of any other information by the user, even when a deposit or other account has been established on behalf of the child. Should you have additional questions or concerns, please contact our Customer Service Center 1-855-660-5862.

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Your Choices and How to Contact Us

Customers can limit sharing of information within the First Financial family of affiliates as described in the [Privacy Policy](#). To limit sharing, call 1-855-660-5862, to speak to a First Financial Bank customer service representative.

Should you have any questions or concerns regarding your information or privacy-related issues, please contact us via any of the methods listed directly below:

Mail

First Financial Bankshares, Inc.

400 Pine Street

P.O. Box 701

Abilene, TX 79601

Telephone

1-855-660-5862

Changes to this Privacy Policy

We may need to make changes to this Privacy Policy from time to time, in order to reflect changes to our Websites or services, or to accommodate new technology or legal requirements and guidelines. Please check the links on our Websites to this Privacy Policy for any updates periodically. Information collected in connection with your use of our Websites after any changes to this Privacy Policy become effective will be handled in accordance with the revised Privacy Policy.