

Summary of Benefits

PROGRAM	BENEFIT
401(k) Saving Plan	All employees are immediately eligible to voluntarily defer a portion of salary up to the IRS maximum on a pretax or after-tax (Roth) basis. Deferral contributions may be discontinued at any time during the year. The employer matches 100% of your deferral contributions not exceeding 3% of your compensation and 50% of your deferral contributions in excess of 3%, but not in excess of 5%. Employees are 100% vested from the first day.
Employee Stock Ownership Plan (ESOP)	Employer profit sharing contributions are made at the employer's discretion. The employer will determine how much of its contribution will be invested in the stock of First Financial Bankshares, Inc. for your Plan account. The stock represents the ESOP portion of your account.
Medical- United Healthcare	Two Plan options- <i>premiums automatically deducted semi-monthly on a pretax basis</i> -PPO with Prescription drug plan with tiered copays and mail order option. - High Deductible Health Plan with Health Savings Account (<i>with employer contribution</i>)
Dental- Ameritas	Two plan options available- High plan and low plan (see Benefit Guide for details on each plan)
Vision- Ameritas	Coverage includes exams, lenses, contacts and frames with varying co-pays, up to a maximum allowance after the deductible has been met. You are responsible for paying expenses in excess of the maximum allowance.
Flexible Spending Account	Plan allows employees to deduct pre-tax dollars to be used to pay for non-reimbursable medical and/or dependent care expenses.
Life and Accidental Death & Dismemberment (AD&D) Insurance	Employer Paid Life Insurance: Employee - 1 times annual salary not exceeding \$50,000
Supplemental Life Insurance	Employees can purchase additional life insurance coverage for themselves, spouse and dependents. Premiums determined on the amount of coverage purchased. Coverage amounts- Employee not exceeding 5 times annual salary- up to \$500,000, Spouse- up to \$50,000, Children-up to \$10,000
Voluntary Accidental Death & Dismemberment (AD&D) Insurance	Employee can purchase additional AD&D insurance for themselves, or themselves combined with their spouse and/or children
Short Term Disability	Employee can purchase through payroll deduction- 60% of weekly compensation to a maximum benefit of \$2,000 per week for up to 24 weeks.
Long Term Disability (LTD)	Employer Paid Long Term Disability: 60% of pre-disability earning to a maximum of \$10,000 per month for as long as you remain disabled, or generally until you reach your Social Security Normal Retirement Age, whichever is sooner.
Employee Assistance Program (EAP)	Professional counseling and referral services are available at no cost to provide financial, personal, or emotional counseling to employees and their family members.
Assist America- Travel Assistance	A network of trained emergency medical and legal resources that offers valuable protection for you and your family when you travel more than 100 miles from home.
Other Benefits	Vacation (based on years of service), Sick, Holidays (Approximately 10 per year), and two service charge free checking accounts

This is a general summary of benefits that highlights those benefits available through First Financial Bank. This general summary is not intended to be a detailed description of plan provisions. If there is a conflict between information in this summary and the actual plan document, such was not intended and the terms of the plan document are controlling.