

**Official Rules. First Financial Bank, N.A., Swipe-to-Win Sweepstakes.**

**No Purchase or Obligation Necessary.**

1. **Eligibility: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT IMPROVE CHANCES OF WINNING.** Each entrant must be a legal U.S. resident, at least 18 years of age as of July 1, 2023, and have a valid Social Security Number to enter the Sweepstakes. Employees of the following companies are ineligible to participate in the Sweepstakes: First Financial Bank, N.A. ("First Financial Bank" or "Sponsor"), First Financial Bankshares, Inc., First Financial Trust and Asset Management Company, N.A., First Technology Services, Inc., Eide Bailly LLP ("Administrator") and any of the dealerships listed in Paragraph [10] of these Rules (collectively, the "Participating Dealers" and each, a "Participating Dealer"). In addition to the employees of the aforementioned companies, such employees' immediate families, defined as children (including stepchildren), 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. No vehicle makers or manufacturers are a participant in or a sponsor of this Sweepstakes.
2. **To Enter:** The Sweepstakes promotion begins at 12:01 a.m. (CT) on Wednesday, July 1, 2023 and ends at 11:59 p.m. (CT) on December 31, 2023 (the "Promotional Period").

There are several ways to enter:

**[1] Anyone using their First Financial Bank VISA® Debit Card** during the Promotional Period will automatically be entered in the Sweepstakes, one time per debit card or ATM transaction. Only the applicable debit cardholders who are not in default (as determined by First Financial Bank) 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 prize drawings. 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. All transactions must be completed and posted to the account by 11:59 p.m. (CT) on December 31, 2023.

**[2] All NEW Checking Accounts opened during the Sweepstakes Promotional Period** will receive fifty (50) entries at time of account opening. Anyone who opens their checking account during the Promotional Period at any First Financial Bank location or via the official First Financial Bank website will automatically be entered in the Sweepstakes. Account opening eligibility is required. All new accounts must be opened and completed by 11:59 p.m. (CT) on December 31, 2023.

**[3] To enter without using a First Financial Bank VISA® Debit Card or opening a new checking account (which are automatically entered into the Sweepstakes under Paragraph 2 [1 & 2] 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 location or hand print your name, address, city, state, zip code, day and evening telephone numbers and email address and the words "First Financial Bank 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 location or mailed via the U.S. Postal Service in a #10 envelope to: First Financial Bank Swipe-to-Win Sweepstakes, 400 Pine Street 2nd Floor, Abilene, Texas 79601. All hand-delivered entries must be received by 11:59 p.m. (CT) on December 31, 2023. All mail-in entries must be postmarked by the U.S. Postal Service no later than 11:59 p.m. on December 31, 2023 and received by Sponsor no later than 5:00 p.m. (CT) on January 5, 2024. Hand-delivered entries are limited to one entry per person per day at each First Financial Bank location. Enter by mail via the U.S. Postal Service as often as you wish; however, each mailed entry will count as one (1) entry into the random drawing. Each mailed entry is limited to one (1) Sweepstakes Entry Form or one (1) 3" x 5" card per separate, postmarked-and-stamped #10 envelope. All qualifying hand-delivered and mail-in entries received during the Promotional Period will be entered in the prize drawings. 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.

- Prize Drawing Details:** On January 10, 2024, at approximately 9:00 a.m. Administrator will conduct one (1) random prize drawing for the one (and one only) Grand Prize (as defined below) at 400 Pine Street, Abilene, Texas 79601 from all eligible entries received by Sponsor during the Promotional Period. **Mail-in and manual entries will be assigned to the closest branch location.**

On the first Wednesday of each month beginning August 2, 2023 and concluding January 3, 2024, at approximately 9:00 am, Administrator will conduct random prize drawings from all entries that are attributable to each of First Financial Bank's 14 regions (for a total of 14 random drawings each month). First Financial Bank's 14 regions are those as identified by First Financial Bank as Abilene, Bryan/College Station, Cleburne, Conroe, Eastland, Fort Worth, Hereford, Kingwood, San Angelo, Southeast Texas, Southlake, Stephenville, Sweetwater and Weatherford (the "14 Regions"). One winner of a Secondary Prize will be selected each month beginning in August 2023 and concluding in January 2024 from each of the 14 Regions for a total of eighty-four (84) winners of a Secondary Prize in this Sweepstakes. Winners of the Secondary Prizes will remain eligible for the Grand Prize. **Entrants defined by actual debit card usage who reside outside of these regions will be assigned to the closest branch location.**

Debit card, ATM and checking account opening entries will be assigned by First Financial Bank in its sole discretion to the First Financial Bank region drawing corresponding to the customer's address. Manual entries that are delivered to a First Financial Bank location will be assigned to that region's drawings. Mail in entries will be randomly assigned to one of the region drawings upon receipt.

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 will depend upon the total number of actual eligible entries received for each drawing.

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

potential winner, 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, each potential winner will be required to show a valid driver's license, proof of insurance for the Grand Prize by the Grand Prize winner, 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 each 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 a 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. **Grand Prize:** The Grand Prize is one (1) vehicle of choice for the winner of the Grand Prize drawing to be awarded by First Financial Bank and that has a dealer invoice (according to the records of the Participating Dealer who is chosen) plus tax, title, license, applicable dealership, and delivery fees of Forty-Nine Thousand Five Hundred and 00/100 dollars (\$49,500.00) (the "Maximum Prize Amount") or less (the "Grand Prize"). The Grand Prize winner may, at his or her choice, select a vehicle from a Participating Dealer that does not exceed the Maximum Prize Amount. The Grand Prize winner may choose vehicle delivery option or visit the Participating Dealer of their choice to receive the vehicle. The total value of the Grand Prize will not exceed Forty-Nine Thousand Five Hundred and 00/100 dollars (\$49,500.00).

All federal, state, and local taxes, if any, are the sole responsibility of the winner. Any expenses not specified relating to the acceptance and use of the Grand Prize are the responsibility of the winner of the Grand Prize. The winner will receive an IRS Form 1099 from the Sponsor for the value of the Grand Prize. The Grand Prize awarded is non-transferable. Sponsor reserves the right to substitute the Grand Prize for a prize or prizes of comparable value, at its sole discretion. Under no circumstances will the value of the Grand Prize awarded in this Sweepstakes exceed Forty-Nine Thousand Five Hundred and 00/100 dollars (\$49,500.00).

6. **Secondary Prize(s):** Each Secondary Prize is one (1) VISA gift card for the winner of a Secondary Prize to be awarded by First Financial Bank in the amount of Two Hundred and Fifty and 00/100 dollars (\$250.00) (each a "Secondary Prize").

All federal, state, and local taxes, if any, are the sole responsibility of the winner. Each winner will receive an IRS Form 1099 from the Sponsor for the value of the Secondary Prize. The Secondary Prize awarded is non-transferable. Sponsor reserves the right to substitute a

Secondary Prize for a prize or prizes of comparable value at its sole discretion. Under no circumstances will the value of any Secondary Prize awarded in this Sweepstakes exceed Two Hundred and Fifty and 00/100 dollars (\$250.00).

7. **General Conditions:** By participating in the Sweepstakes, entrants agree to release, indemnify and hold harmless First Financial Bank, First Financial Bankshares, Inc., First Financial Trust and Asset Management Company, N.A., First Technology Services, Inc., Eide Bailly LLP, the Participating Dealers and their respective affiliates, subsidiaries, 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 a Participating Dealer). The winner shall bear all risk of loss relating to his or her prize after the prize has been delivered to or picked up by the winner. 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.
- a. Releasees assume no responsibility or liability for damages, losses or injury resulting from acceptance of any prize to be awarded in this Sweepstakes.
  - b. 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.
  - c. 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 applicable 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.
  - d. Sponsor reserves the right to cancel the Sweepstakes at any time without advance notice.

- e. 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.
  - f. No purchase is necessary to enter or win.
8. **Who Won?** The winner's name will be posted on the First Financial Bank website, Facebook, Instagram, LinkedIn, Twitter, and Digital signage after the prize is awarded to the verified winner. For the name of the winner, go to [www.ffin.com/sweepstakes](http://www.ffin.com/sweepstakes)
9. **Addresses:** Sponsor: First Financial Bank, N.A., 400 Pine Street, Abilene, Texas 79601. Administrator: Eide Bailly LLP., 400 Pine Street, Suite 600, Abilene, Texas 79601.
10. **Participating Dealers:** *Star Dodge, Lawrence Hall Anson, Lawrence Hall Abilene, Lawrence Hall Ford, Lawrence Hall Mazda, Lawrence Hall Lincoln, Lawrence Hall Volkswagen, Lithia Toyota of Abilene, Arrow Ford, Clark Nissan, Hanner Chevrolet, Travis Auto Group, Star Hyundai of Abilene, 4M Autoplex, Kia of Abilene, Blake Fulenwider (all West Texas locations), Stanley Ford, Bledsoe Ford, Vincent Motor Company, Williams Auto Group, Kent Beck Motors, Mitch Hall (Lamesa, Haskell, Snyder), Allen Honda, Douglas Auto Group, Cleburne Ford Inc., EC Cars, Classic Chevrolet, Nissan of Burleson, Jeff England Motor Co., Buckalew Chevrolet, Gullo Mazda, Gullo Toyota, Gullo Mercury Ford, Stevens 5 Star, Whiteface Ford, Hart Chevrolet, XIT Ford, Arriba Motors, VonDerAu Ford, Mitchell Buick GMC, Mitchell Toyota, Randall Motors, Inc., Lake Country Ford, Lake Country Chevrolet, Silsbee Ford, Granger Chevrolet, Granger Chrysler/Dodge, Sabine River Ford, James Woods Motors, Jerry Durant, Triple Crown Ford Lincoln, Van Griffith Kia, Bruner Motors Dodge Jeep, Bruner Toyota, Bruner Motors Chevrolet Pontiac Cadillac, Hooks Lincoln, Jerry Durant Auto Group, Jerry Durant Chevrolet Buick GMC, Southwest Ford, Southwest Volkswagen, Triple Crown Ford, Southwest Chrysler, Roger Williams Chrysler, Ram Country, Jack Powell Ford, Southwest Nissan, AutoWorld Chevrolet Buick GMC.*
11. **Regions:** The fourteen regions are identified as follows:
  - a. Abilene (Abilene, Albany, Clyde, Moran, Odessa)
  - b. Bryan/College Station (Bryan, College Station, Franklin)
  - c. Cleburne (Cleburne, Alvarado, Burleson, Midlothian, Waxahachie)
  - d. Conroe (Conroe, Cut and Shoot, Huntsville, Magnolia, Montgomery, New Waverly, Spring, Tomball, Willis)
  - e. Eastland (Eastland, Cisco, Ranger, Rising Star)
  - f. Fort Worth (Fort Worth)
  - g. Hereford (Hereford)
  - h. Kingwood (Kingwood, El Campo, Fulshear, Palacios)
  - i. San Angelo (San Angelo)
  - j. Southeast (Orange, Beaumont, Lumberton, Mauriceville, Newton, Port Arthur, Vidor)
  - k. Southlake (Southlake, Boyd, Bridgeport, Decatur, Grapevine, Keller, Trophy Club)
  - l. Stephenville (Stephenville, Acton, Glen Rose, Granbury)
  - m. Sweetwater (Sweetwater, Roby, Trent, Merkel)
  - n. Weatherford (Weatherford, Aledo, Brock, Mineral Wells, Willow Park).