

FACTS WHAT DOES FIRST FINANCIAL BANKSHARES, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history • Transaction or loss history • Purchase history • Checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Financial Bankshares, Inc. chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does First Financial Bankshares, Inc. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free 855-660-5862 or go to www.ffin.com
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Who We Are	
Who is providing this notice?	First Financial Bankshares, Inc. means the following institutions: First Financial Bank, First Financial Insurance Agency, Inc., First Financial Trust & Asset Management Company, and First Technology Services, Inc.
What We Do	
How does First Financial Bankshares, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does First Financial Bankshares, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Deposit money • Pay your bills • Apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Our affiliates include:</i> <ul style="list-style-type: none"> • <i>Companies identified in the "Who We Are" section above.</i> • <i>Nonfinancial companies such as: First Technology Services, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>First Financial Bankshares, Inc. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners are limited to carefully selected financial services companies that we have chosen to provide financial products and services that you may need.</i>
Other Important Information	
Special Notice For Texas Residents	
HOW TO FILE A COMPLAINT. We are chartered under the laws of the State of Texas and by state law are subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against First Financial Bank or First Financial Trust & Asset Management Company should contact the Texas Department of Banking through one of the means indicated below:	
In person or by U.S. Mail:	Texas Department of Banking Consumer Assistance Activities 2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294
E-mail:	consumer.complaints@dob.texas.gov
Website:	www.dob.texas.gov
Telephone No: (877) 276-5554	Fax No: (512) 475-1313