

**Official Rules.
First Financial Bank**

BACK TO SCHOOL SWEEPSTAKES

[No Purchase or Obligation Necessary.]

1. **Eligibility:** Participation in the Sweepstakes constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding. Winning a prize is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein.

NO PURCHASE OR TRANSACTION NECESSARY TO ENTER OR WIN. A PURCHASE OR TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING. PROMOTION SUBJECT TO ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS.

Each entrant must be 18 years of age or older as of August 1, 2024, be a legal resident of the United States, and have a valid Social Security Number in order to participate in the Sweepstakes. Employees of the following companies are ineligible to participate in the Sweepstakes: First Financial Bank ("Sponsor" or "FFB"), First Financial Bankshares, Inc., First Financial Trust and Asset Management Co., First Technology Services, First Financial Mortgage and Eide Bailly LLP ("Administrator"). In addition to the employees of the aforementioned companies, such employees' immediate families, defined as individuals living in the same households as such employees, are ineligible to participate in the Sweepstakes. Participation in the Sweepstakes is 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 Official Rules, the decision of the Sponsor and Administrator shall be final and binding in all respects.

2. **To Enter:** The Sweepstakes promotion begins at 12:01 a.m. (CST) on August 1, 2024 and ends at 11:59:59 p.m. (CST) on October 31, 2024 (the "Promotional Period").

[1] Opening a NEW WOW or Free with E Checking Accounts during the Sweepstakes promotion and completing the online entry form through www.ffin.com/backtoschool will have five (5) 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 October 31, 2024.

[2] Any existing or new FFB non-business customer of one of the eligible FFB regions who has at least one established bank account using their First Financial Bank VISA® Debit Card during the Promotional Period and who have completed the online entry form through www.ffin.com/backtoschool 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 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. All transactions must be completed and posted to the account by 11:59 p.m. (CT) on October 31st, 2024. Receipt of a Transaction occurs when the Transaction is posted to the FFB customer's bank account. This is not necessarily the date the financial activity occurred. Weekend and holiday activity posts on the following Monday, or next business day. Typically, financial activity occurring after the close of business posts the following business day. Only a Debit Card holder who is not in default (as determined by FFB) under his or her customer agreement for the account under which a Transaction is made is eligible for automatic entry into the Sweepstakes. In the event of a dispute as to who submitted a particular Transaction 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 Transactions that are initiated from Debit Cards that are stolen, fraudulently tampered with or otherwise altered are not eligible for automatic entry.

A non-ATM Transaction is any customer's use of his or her Debit Card for point of sale purchases, point of sale cash withdrawals, bill pay (whether in person or online), or any other Transaction for which the funds to cover the Transaction are withdrawn from the customer's bank account through use of the customer's Debit Card to cover the Transaction.

ATM Transactions do not include deposits of cash or checks or checking balance at ATM.

Paper checks, teller payments, wire transfers, overnight checks and payments originating from FFB's online bill pay service do not qualify.

[3] To enter without using a Debit Card, if you meet the eligibility requirements set forth herein, you may complete a Sweepstakes entry form, which may be obtained from www.ffin.com/backtoschool, or hand print your name, zip code, eligible participating university/college, email address, are you an existing customer or not and the words "First Financial Bank, Back to School Giveaway" on a 3" x 5" card. The entry form or card must be either hand delivered to an eligible FFB participating location or mailed via the U.S. Postal Service in a #10 envelope to: First Financial Bank, Back to School Giveaway, 400 Pine Street, 2nd Floor, Abilene, Texas 79601. FFB must receive all hand-delivered entries by 5:00 p.m. (CST or CDT, as the case may be) on the last business day October 31, 2024 for Promotional Period before the drawings on November 4, 2024. All mail-in entries must be received by FFB no later than 11:59 p.m. on the final day of the promotional period. 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. All hand-delivered and mail-in entries received during the promotional period will be entered in the drawing. E-mail entries are not allowed. Entries become the property of the Sponsor and will not be acknowledged or returned. FFB will not accept mechanically reproduced entries. Incorrect, illegible, inaccurate and incomplete entries are void and shall not be included in any of the drawings.

3. **Prize Drawing Details:** On November 4, 2024, at approximately 8:00 a.m. Administrator will conduct multiple random prize drawings at 400 Pine Street, Abilene, Texas 79601 from all eligible entries received by Sponsor during the Promotional Period. Winner(s) will be selected from the following First Financial Bank Region groupings and participating universities/colleges: 1) Abilene (Abilene Christian University, Hardin Simmons University, and McMurry University) 2) Eastland (Cisco Junior College or Ranger College) 3) San Angelo (Angelo State University and Howard College) 4) Hereford (West Texas A&M University) 5) Weatherford [including Mineral Wells] (Weatherford College), 6) Stephenville (Tarleton State University) 7.) Conroe [including Huntsville] (Sam Houston State University) 8) Southeast (Lamar University) 9) Bryan/College Station (Blinn College and Texas A&M University). 10) Fort Worth (Texas Christian University and Texas Wesleyan University).

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 winner, which notice shall inform the 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, FFB will require the potential winner 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, an eligible student at one of the participating campuses (See Eligible Universities/College listed below), is currently registered and in good standing, has a valid social security number, and that he or she otherwise qualifies and is eligible for the applicable prize. If a potential winner (a) is ineligible to participate in the Sweepstakes, (b) does not present the required documents listed above to the Sponsor within 14 days of prize notification, or (c) cannot be located by the Sponsor within 14 days of the drawing; and the prize notification sent by the Sponsor to the potential winner by certified mail is returned as unclaimed or undeliverable, then the potential winner will forfeit the prize and the Sponsor will conduct a second drawing (and subsequent drawings, if necessary) to determine the potential winner of the prize, whom the Administrator will choose by random drawing 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 applicable 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, the winner will provide consent to such in writing.

5. **Prizes:** [1] One award prize of Apple iPad and Beats Headphones will be awarded to a student at an eligible First Financial Bank region and university/college by November 5th, 2024, following Promotional Period. Debit Card, ATM and checking account opening entries will be assigned to the participating First Financial region drawing corresponding to the eligible university/college provided in the official entry form. Manual entries that are delivered to the participating First Financial Bank region will be assigned to that participating university/college drawing. Mail-in entries will be randomly assigned to one of the participating First Financial region drawings upon receipt. FFB will select the winner through a random drawing from among all eligible entrants, occurring at approximately 8:00 a.m. (CST or CDT, as the case may be) on November 4, 2024. This drawing will include all eligible entries received during the applicable Promotional Period of 2024.

Administrator's decisions are final in all matters relating to this Sweepstakes. The Prize winners 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 the drawing.

All federal, state and local taxes associated with the prizes awarded, 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 the winner of the prize. The prize awarded in this Sweepstakes 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 any promotional period prize exceed SIX HUNDRED DOLLARS.

6. **Eligible First Financial Bank Regions and Universities/Colleges:** Winner(s) will be selected from the following First Financial Bank participating region groupings and participating universities/colleges: 1) Abilene (Abilene Christian University, Hardin Simmons University, and McMurry University) 2) Eastland (Cisco Junior College or Ranger College) 3) San Angelo (Angelo State University and Howard College) 4) Hereford (West Texas A&M University) 5) Weatherford [including Mineral Wells] (Weatherford College), 6) Stephenville (Tarleton State University) 7.) Conroe [including Huntsville] (Sam Houston State University) 8) Southeast (Lamar University) 9) Bryan/College Station (Blinn College and Texas A&M University). 10) Fort Worth (Texas Christian University and Texas Wesleyan University).
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 & Asset Management Co., First Technology Services, and Eide Bailly LLP, 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 of the prizes awarded in this Sweepstakes. Each 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, or not entered into the processing system, or are processed, reported, or transmitted late or incorrectly; for entries that are lost for any reason, including but not limited to computer, telephone, paper transfer, human or other error; for electronic, computer, or telephonic malfunction or error, including any injury or damage to a 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 Sweepstakes, 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 issues, 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, the Sponsor and/or the Administrator reserve the right, in their sole discretion, to disqualify any individual who tampers with the entry process and/or to void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award any of the promotional period prizes using all non-suspect entries received as of the termination date for each calendar

quarter. 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.

The Sponsor reserves the right to cancel the Sweepstakes at any time without advance notice.

Each entrant hereby expressly authorizes the Sponsor to release to the Administrator such entrant's entry information to the extent necessary to determine such entrant's eligibility for a promotional period prize.

No purchase is necessary to enter or win. A purchase will not increase your chances of winning.

8. **Who Won?** Each winner's name will be posted on the First Financial Bankshares, Inc., website after the Prize is awarded to the verified winner. For the name of the winner, go to www.ffin.com/backtoschool

9. **Addresses:**

Sponsor:

First Financial Bank
400 Pine Street 2nd
Floor
Abilene, Texas 79601

Administrator:

Eide Bailly LLP 400
Pine Street
Suite 600
Abilene, Texas 79601