

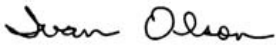
Welcome to Online and Mobile Banking!

First Financial Bank is proud to welcome you to your new online and mobile banking platforms! With enhanced security, new features, and improved functionality, mobile banking offers convenient access when and where you need it, across all of your devices.

Our top priority is making the transition easy for you. This information was designed specifically to guide you through the steps necessary to log in and get started. The table on the right highlights some new enhancements and features.

We appreciate your business and hope you enjoy our new, enhanced online and mobile banking features that put YOU FIRST.

Sincerely,



Ivan M. Olson
President and CEO
Bryan/College Station Region

New Features

- Add and transfer funds to accounts
- Bill-pay integrated with online banking platform
- Debit card controls
- Alerts via text message, voice, email and secure inbox
- Stop payments
- Statement delivery preference
- Bill-pay management from selected accounts



- IS NOW -



Please see additional information inside and important dates below.

IMPORTANT FACTS ABOUT MOBILE AND ONLINE BANKING ACCESS DURING THE UPGRADE

WHAT DO YOU WANT TO DO?	FRI 4/17/2020	SAT 4/18/2020	SUN 4/19/2020	MON 4/20/2020
	bankbt.com	bankbt.com	bankbt.com	ffin.com
View Account Balance and Transactions	YES through 4:00 p.m.	View Only	View Only	YES
Transfer Funds and Make Loan Payments	YES through 4:00 p.m.	NO	NO	YES
View and Print Front and Back Images of Paid Checks	YES through 4:00 p.m.	View Only	View Only	YES
Place Stop Payments on Specific Checks	YES through 4:00 p.m.	View Only	View Only	YES
Access Online Bill Payment	YES through 4:00 p.m.	NO	NO	YES
Download Files to Quickbooks	YES through 4:00 p.m.	NO	NO	YES
Ability to Schedule Future ACH Payments	YES through 4:00 p.m.	NO	NO	YES
Ability to Process Wires	YES through 4:00 p.m.	NO	NO	YES

QUESTIONS?

Call our Treasury Management Client Support Team at 877-627-7201.

Monday - Friday
8 a.m. - 6 p.m. CST

Find helpful
videos and tutorials
at ffin.com/tm-resources



Online and Mobile Banking Important Information

Things to Do to Get Ready

In order to ensure that you will have a smooth transition, please follow the steps below **PRIOR** to the upgrade.

- Take screenshots or print a copy of your recurring transfers, originated ACH/wire history, and alerts before 4:00 p.m. on Friday, 4/17/2020.
- Any funds transfers, stop payments, bill or loan payments, ACH/wire transfers that you want to process by 4/18/2020 should be initiated and scheduled before 4:00 p.m. on Friday, 4/17/2020.
- On Monday, 4/20/2020, log into the new online banking system or mobile app with your current TB&T username and password, then follow the steps to set up a new password.

Please note, ACH addenda information will not transfer, and only ACH/wire templates used in the last 18 months will be converted.

If you have any questions or concerns before, during, or after the conversion, please call
TM Client Support at 877-627-7201,
Monday - Friday 8 a.m. - 6 p.m. CST
and we will be happy to assist you.

Facts and Key Dates

As you might imagine, it will take time to move your banking and bill payment information to your new online and mobile banking platform. Please keep the following key dates in mind and plan your online and mobile banking activity accordingly.

Friday, April 17th

- Funds Transfer and Loan Payments will be unavailable after 4:00 p.m. and available again Monday, 04/20/2020, by going to FFIN.com or downloading the app.
- Access to Bill Payment will be unavailable after 4:00 p.m. While your payees will transfer, we recommend you take screenshots or print a copy of your bill-pay history prior to this time as a backup for your records.

Saturday, April 18th and Sunday, April 19th

- The following mobile app features will be available as view only until Monday, 4/20/2020, at 8:00 a.m.:
 - Account Balances & Transactions
 - Check Images

Monday, April 20th

GO LIVE

- Your new mobile banking app is available by going to the app store and downloading First Financial Bank Texas.



First Financial Bank Texas



- Your new online banking experience is available by going to www.ffin.com and **logging in with your current TB&T username and password.**
- Review carefully to ensure that all accounts and payees have converted successfully and that your e-mail address is current.
- Set up any alerts, additional account transfers, or recurring account transfers.
- Download to your personal financial software. If you are using Quicken or another Intuit solution, please see helpful guides available by going to www.ffin.com/tm-resources.
- Going forward, you will only be prompted for your token when you initiate or approve a wire or ACH transaction.
- Review your ACH/Wire templates and re-select your offset accounts prior to processing your next payment.