

**Official Rules.
First Financial Bank, N.A.**

SWIPE A SLEIGH 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 October 1, 2019, 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, N.A. ("Sponsor" or "FFB"), First Financial Bankshares, Inc., First Financial Trust and Asset Management Co., N.A., 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 12:01:59 a.m. (CST) on October 1, 2019 and ends at 11:59:59 p.m. (CST) on December 19, 2019 (the "Promotional Period").

One (1) Golf Cart prize of a value no greater than TWELVE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$12,500.00) will be awarded on December 20, 2019. FFB will select the winner through a random drawing from among all eligible entrants, occurring at approximately 4:00 p.m. (CST or CDT, as the case may be) on December 20, 2019. This drawing will include all eligible entries received during the applicable Promotional Period of 2019.

You do not have to be an FFB customer to enter the Sweepstakes.

There are two (2) ways to enter:

- [1] Any existing or new FFB non-business customer of an FFB branch in the FFB Orange Region who has at least one established bank account at any of the FFB locations in **Orange, Vidor, Mauriceville, Newton, Port Arthur and Beaumont, Texas (the "FFB Orange Region")** and who uses his or her First Financial Bank, N.A., VISA Debit Card (the "Debit Card") during the Promotional Period at any ATM location or for any non-ATM transaction (defined below) (collectively, the "Transaction" or "Transactions"), will

be automatically entered in the Sweepstakes in the calendar year in which FFB receives the Transaction, and will receive one (1) entry for each use.

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 using an ATM.

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

FFB must receive all Transaction entries for the Promotional Period by 11:59:59 p.m. (CST or CDT, as the case may be) on the last day of the applicable date, December 19, 2019. 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.

[2] **To enter without using a Debit Card**, if you meet the eligibility requirements set forth herein, you may complete a Sweepstakes entry form, which form may be obtained from any FFB location in the FFB Orange Region, or hand print your name, address, city, state, zip code, day and evening telephone numbers and email address and the words "First Financial Bank, N.A., Swipe To Win Sweepstakes" on a 3" x 5" card. The entry form or card must be either hand delivered to an FFB location in the Orange Region or mailed via the U.S. Postal Service in a #10 envelope to: First Financial Bank, N.A, Swipe To Win Sweepstakes, 912 N. 16th Street, Texas 77630. 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, December 19, 2019, before the drawing on December 20, 2019. All mail-in entries must be received by FFB no later than 11:59 p.m. on the final day December 19, 2019. Hand-delivered entries are limited to one entry per person per day at each First Financial Bank, N.A., location in the FFB Orange Region. 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 that periods 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 December 20, 2019, at approximately 4:00 p.m. (CST or CDT, as the case may be) the Administrator will conduct a random drawing at 400 Pine Street,

Abilene, Texas, from all eligible entries received by Sponsor during the applicable promotional period.

The Administrator's decisions are final in all matters relating to this Sweepstakes. Each Prize winner will be announced after he or she has qualified for the prize. The odds of winning the promotional period prize are estimated to be 1:692,100; however, the actual odds of winning will depend upon the total number of actual eligible entries received for each promotional period drawing.

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, 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 for such promotional period 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, each winner will provide consent to such in writing.
5. **Prizes:** One (1) Golf Cart prize of a value no greater than TWELVE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$12,500.00) will be awarded on December 20, 2019, for a total of one (1) prize of \$12,500.00.

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 each winner of a prize. The winner will receive an IRS Form 1099 from the Sponsor for the value 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 TWELVE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$12,500.00).

6. **General Conditions:** By participating in the Sweepstakes, entrants agree to release, indemnify and hold harmless First Financial Bank, N.A., First Financial Bankshares, Inc., First Financial Trust & Asset Management Co., N.A., First Technology, First Financial

Mortgage 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.

7. **Who Won?** The 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 <https://www.ffin.com/sweepstakes>.

8. **Addresses:**

Sponsor:

First Financial Bank, N.A.
912 N. 16th
Orange, Texas 77630.

Administrator:

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