

First Financial Bank, N.A. Receives Certification From Cities For Financial Empowerment Fund And Joins Bank-On

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ABILENE, Texas, June 23, 2021 /PRNewswire/ -- First Financial Bank, N.A., a subsidiary of First Financial Bankshares, Inc. (Nasdaq: FFIN), today announced its FirstAccess checking account has been certified by the Cities for Financial Empowerment Fund (CFE) for meeting its Bank-On National Account Standards. The certification recognizes deposit accounts that ensure low cost and high functionality while promoting consumer safety.

"We are very pleased to join this important movement and be one of the first banks in West Texas to gain certification," said F. Scott Dueser, Chairman, President, and CEO of First Financial Bankshares, Inc., the parent company of First Financial Bank, N.A. "This partnership with the Cities for Financial Empowerment Fund will further our mission and vision of building and supporting our communities."

The FirstAccess checking account offers several features that make banking more available and sustainable for all members of the community, with no minimum deposit requirements, no direct deposit requirements and complimentary online and mobile banking with bill pay. The FirstAccess account is available at all 78 First Financial Bank locations. For more information on the Bank On National Account Standards, please visit www.joinbankon.org/accounts.

About First Financial Bank

First Financial Bank, N.A. is a wholly-owned subsidiary of First Financial Bankshares, Inc. (NASDAQ: FFIN). Headquartered in Abilene, Texas, First Financial Bankshares, Inc. is a financial holding company that through its subsidiary, First Financial Bank, N.A., operates multiple banking regions with 78 locations in Texas, including Abilene, Acton, Albany, Aledo, Alvarado, Beaumont, Boyd, Bridgeport, Brock, Bryan, Burleson, College Station, Cisco,

Cleburne, Clyde, Conroe, Cut and Shoot, Decatur, Eastland, El Campo, Fort Worth, Fulshear, Glen Rose, Granbury, Grapevine, Hereford, Huntsville, Keller, Kingwood, Magnolia, Mauriceville, Merkel, Midlothian, Mineral Wells, Montgomery, Moran, New Waverly, Newton, Odessa, Orange, Palacios, Port Arthur, Ranger, Rising Star, Roby, San Angelo, Southlake, Stephenville, Sweetwater, Tomball, Trent, Trophy Club, Vidor, Waxahachie, Weatherford, Willis, and Willow Park. The Company also operates First Financial Trust & Asset Management Company, N.A., with ten locations and First Technology Services, Inc., a technology operating company.

The Company is listed on The NASDAQ Global Select Market under the trading symbol FFIN. For more information about First Financial, please visit our website at <http://www.ffin.com>.

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