

December 20, 2017

Dear Shareholders,

Proxies received thus far reflect a positive result for the merger. With anticipation of the final approval at the shareholders meeting on Thursday, we are ready to proceed with transferring stock.

First Financial has provided instructions as follows:

To expedite the process, we are pleased to announce we have approval for original certificates to be gathered by Commercial Bancshares, Inc and then submitted to First Financial. The first cut-off date to submit is Thur, Dec 28. Follow these instructions *exactly* as indicated below. Please deliver the following to my attention:

1. **Original Commercial Bancshares, Inc stock certificates** are to be delivered to Commercial Bancshares, Inc. including items #2 & #3 below. **Deliver original to my attention.**
2. **Completed Letter of Transmittal** (attached). One transmittal is required per registered name. i.e. if you have 4 certificates in the name of John Doe, only one transmittal is required. If you have another certificate in the name of John Doe Trust, a separate transmittal is required. List the Name on the Certificate, the Certificate # and the # of Shares per Certificate where indicated on the transmittal. If you need to print an additional transmittal in order to list remaining certificates, please do so. All registered owners must sign the transmittal **exactly as on the certificate**. Example: If the certificate is in joint names, both owners must sign the transmittal. **Deliver original Letter of Transmittal(s) to my attention.**
 - a. Box #1 Special Payment Instructions – If you want the new stock in a different name, complete the new name in Box #1 and take the form to a bank that provides Medallion Guaranty service to have Page 2 (top) guaranteed.
 - b. Box #2 Special Delivery Instructions – If you want the new stock delivered to a different address that that on record, complete the address in Box #2 and take the form to a bank that provides Medallion Guaranty service to have Page 2 (top) guaranteed.
3. **Completed W-9** (attached). Provide proof of registered name if other than an individual name, such as Trust accounts. In most cases, you may have provided this supporting documentation to the bank upon issuance. Feel free to include another copy. Better to be safe. **Deliver original W-9 to my attention.**
4. **If you recently provided me with your original stock certificate**, I still need Items #2 and #3 above.



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5. **If you plan on attending the special shareholder meeting on Thursday at 3p in Kingwood**, bring your package with you to hand deliver to me.

Deliver the above items via Fed Ex, UPS or some secure trackable method. It is recommended to consider using insured mail, generally 2% of the value of the stock. This is your decision on the method of delivery. Deliver the package to:

**Harry J. Brooks
Commercial Bancshares, Inc.
24080 Hwy 59 North Suite 250
Kingwood TX 77339**

On Friday, December 29, Commercial Bancshares, Inc. will deliver the first batch of certificates to First Financial. You are encouraged to be included in this batch in order to promptly receive your FFIN stock. Please have your documents delivered to me by **Thurs, Dec 28** via a secure trackable method.

Should your certificate arrive here after Dec 28, no problem. Certificates received after Dec 28 will be sent to First Financial but it will delay the issuance of your FFIN stock.

Upon successful submission of your stock, you will receive by mail a DRS statement. This is a one-page statement that indicates the number of FFIN shares you will own. You can provide this statement to your broker to facilitate the transfer of your stock, should you choose to do so. Otherwise, nothing else needs to be done.

Fractional Shares – Stock will not be issued for fractional shares. Those who have fractional shares will receive an equivalent check in the mail from First Financial.

Commercial Bancshares, Inc. will issue dividend checks for the cash portion of the total purchase price. The dividend checks will be mailed to you within the first two weeks following the merger.

It has been my privilege working with each and every one of you over the years. Thank you for entrusting our leadership team with your investment.

Respectfully,

Debbie Thomas

Debbie Thomas
VP Senior Executive Assistant to
Harry J. Brooks
Chairman and CEO