



January 2, 2018

Customer Name
Customer Address
Customer Address

Dear Valued Customer:

It is our pleasure to announce that Commercial State Bank is now First Financial Bank, N.A. First Financial Bank, as the flagship of First Financial Bankshares, Inc., has a rich 127-year Texas heritage, and has been recognized as one of the top 10 performing banks in the nation by *Bank Director* magazine's rating of publicly traded banks in the \$5 billion to \$50 billion asset category for the past 9 years. As one of the nation's most financially secure banking institutions, First Financial Bank has assets of \$7 billion, 10 banking regions and 69 convenient locations. In addition, its affiliate, First Financial Trust & Asset Management Company, has 7 convenient locations, manages more than \$5 billion in assets and, along with First Financial Bank, is able to serve customers in Texas markets stretching from Hereford in the Panhandle to the Beaumont and Orange area in Southeast Texas. The acquisition of Commercial State Bank will add 1 additional region and 4 locations to the footprint of First Financial Bank.

We are proud to join an organization that mirrors our own history of growth and strong financial performance, as well as our commitment to making banking decisions on a local basis and serving the local community through me, as Chairman and CEO, and our management team and board who truly lead the bank. You will be served by the same friendly, professional bankers in each of our locations. If you would like to know more about First Financial Bankshares, please visit www.ffin.com.

We will be enhancing our existing products and services in the coming months, but want you to know that going forward, it will be business as usual. You may continue to use your existing checks or any other bank documents without change. We will send you account conversion information in March, but want to make you aware of some of the exciting and beneficial enhancements you can look forward to:

- Your digital mobile banking experience will be upgraded to the latest state-of-the art software.
- You will have access to trust and wealth management services through First Financial Trust & Asset Management Company.

There is no action necessary on your part at this time, but if you have any questions or concerns, please contact us at 281-318-4600, contact your local banker or come by any branch. We will be happy to assist you and answer any questions you may have. We appreciate the trust you place in us today and look forward to serving you for many years to come.

Sincerely,

Harry J. Brooks
Chairman & CEO