

FIRST FINANCIAL BANKSHARES

F. Scott Dueser
President and
Chief Executive Officer

July 6, 2005

BRAC Commission

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Received

2005 Defense Base Closure and Realignment Commission
2521 South Clark Street, Suite 600
Arlington, Virginia 22202

Dear Commissioners:

I am writing you to reflect the long term and enthusiastic support that Abilene has for Dyess Air Force Base. In fact, I have never seen a city more in love and supportive of the military than Abilene. As President of First Financial Bankshares and a Board of Regent of Texas Tech University, I want to outline some of the things that we do as organizations to support Dyess.

First Financial Bank of Abilene has played a very active role with the Family Support Office to make jobs available for Dyess spouses and retirees. Every one of our open positions are posted with the Family Support Office, and Pam Mann, our Human Resources Director, is a frequent speaker at the office. A large number of our present and past employees are tied to Dyess. Over the past several years, our employees and the bank have collected and mailed packages of toiletries and food to deployed spouses. We also make a special effort to make sure that our spouses of deployed personnel have the ability to leave work when needed to fulfill their role as a single parent during the deployment process.

Our staff is very active in supporting Dyess by volunteering for the annual Dyess Bar-B-Que, being Honorary Commanders and being active in the Military Affairs Committee. Bob Patterson, the President of First Financial Trust & Asset Management Company, is the Vice Chairman of the Military Affairs Committee at the present time.

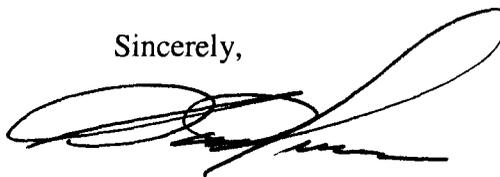
The bank provides financial services for Dyess personnel through our eight branches, with services ranging from free checking accounts, mortgage loans and consumer lending. Several years ago, we were asked by the Commander to provide cash for a deployment on a Sunday afternoon. Although our vaults were time-locked for the weekend, we had our tellers come in on Sunday afternoon, work the commercial deposit bags and were able to provide Dyess with the needed cash by 6:00 p.m. Sunday evening. This act just exemplifies Abilene's support of Dyess to do whatever it takes to help them excel in their mission.

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Texas Tech University in Lubbock, which is one of the three major universities in Texas, established a Graduate School of Engineering in Abilene, which offers a Masters of Computer Science program. Four Dyess officers were in the initial class; however, deployments have taken its toll on Dyess participation. Tech is very interested in continuing to expand other programs in Abilene, and is presently offering a Masters in Systems Engineering and Management through distance learning. These programs allow Dyess personnel to further their education beyond what is presently offered in Abilene at our three universities.

As you can see, Dyess and Abilene are ONE, and we are here to do whatever it takes to help Dyess be mission ready and successful.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott Dueser", with a large, stylized flourish extending upwards and to the right.

Scott Dueser
President and
Chief Executive Officer

SD/gnk