

WELCOME GUIDE

IMPORTANT INFORMATION ENCLOSED

**Hometown
Bank**




BankFirst

HOMETOWN BANK BECOMES BANK FIRST ON MONDAY, FEBRUARY 13, 2023.



A copy of this Welcome Guide, along with complete account disclosures, are being mailed to each primary account holder. Therefore, some households may receive multiple packets.

BANK FIRST LOCATIONS FOLLOWING THE MERGER

STARTING MONDAY, FEBRUARY 13,
WE INVITE YOU TO VISIT ANY OF OUR
29 CONVENIENT LOCATIONS:





BankFirst

January 10, 2023

Dear Valued Customer,

As you may know, on July 26, 2022, Hometown Bank agreed to merge with Bank First and our teams have been busy preparing for the merger the past few months. On Monday, February 13, 2023, Hometown Bank will officially open as Bank First. We are excited to unify two strong organizations who share a commitment to offer relationship-based banking to the communities we serve.

We are providing each primary account holder this Welcome Guide, which is designed to help you discover what Bank First has to offer, in addition to providing important information about your account(s), new product offerings, and required actions. We encourage you to review the contents of this guide for details regarding your banking relationship.

Important account changes and disclosures are also included in this packet. After thorough evaluation, your Hometown Bank account(s) will automatically be converted to a Bank First account that most closely matches what you currently have. For complete disclosures of your new account type, please refer to the charts on pages 25 and 60 of the disclosure insert.

While the name of your bank will change, you can expect to receive the same dedicated and personalized service you have come to know at Hometown Bank. We are thrilled about our future and what we will become as our two organizations unite. We can do more, together.

If you have any questions or concerns during this transition, we are here to help. Please do not hesitate to reach out to a representative at your local office. We appreciate your continued support and thank you for choosing to bank with us.

Sincerely,

A handwritten signature in black ink that reads "Mike Molepske". The signature is written in a cursive, flowing style.

Mike Molepske
President & Chief Executive Officer
Bank First
920-652-3202
mmolepske@bankfirst.com

A handwritten signature in black ink that reads "Tim McFarlane". The signature is written in a cursive, flowing style.

Tim McFarlane
President & Chief Executive Officer
Hometown Bank
920-907-0862
tmcfarlane@htbwi.com

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BANK FIRST LOCATIONS AND ATMS

ACTION NEEDED TO OBTAIN OR MAINTAIN SERVICE

X

X

X

X

X

X

X

X

X

X

X

X

X

X

X

X

X

X

X

An electronic copy of this guide is available at bankfirst.com or HTBWI.com.

WE CAN DO MORE, TOGETHER!

On behalf of all of us at Hometown Bank and Bank First – Welcome! On Monday, February 13, 2023, Hometown Bank will officially open as Bank First. Our two organizations possess a diverse set of competencies that when combined, allow us to offer an enhanced suite of products and services to our customers while strengthening the communities we serve through volunteerism and philanthropic initiatives.

Why did Hometown Bank choose Bank First?

- Hometown Bank customers will benefit from a larger branch network in Wisconsin.
- Like Hometown Bank, Bank First is a true relationship-based bank. We place utmost importance on getting to know our customers on a personal level to help them achieve their financial goals. Bank First takes pride in being the primary bank of each customer. Doing so allows us to take in local deposits and reinvest those funds in the communities we serve.
- Bank First has created a culture focused on community involvement, and our employees are empowered to volunteer and give back in many ways. In 2021, Bank First contributed over \$543,000 to 504 local events and non-profit organizations. Our employees donated over 8,145 hours of volunteering in the community as well. In addition to volunteerism and financial support, Bank First takes pride in utilizing customers and local businesses as our vendors.
- Similar to Hometown Bank, Bank First highly values our employees. We are committed to excellence and believe in supporting and encouraging our employees to develop their careers. Bank First has consistently been named one of the “Best Banks to Work For” by American Banker.
- Our size allows us to be responsive and nimble as a community bank while providing innovative products and services that rival the “big banks”. We are focused on providing innovative solutions that will allow our customers to benefit from a wide array of products tailored to the unique needs of each customer.
- Hometown Bank customers will benefit from Bank First's 49.8% ownership of UFS, LLC, a bank technology outfitter which provides digital, core, cybersecurity, managed IT, and cloud services to banks in the Midwest. Our relationship with UFS creates opportunities to access the latest advancements in banking technology at a faster rate than its peers.

Why did Bank First choose Hometown Bank?

- The merger brings together two strong, culturally-aligned organizations focused on relationship banking.
- The merger aligns with Bank First's strategy to grow within specific markets in the State of Wisconsin. We recently expanded into northeastern Wisconsin and merging with Hometown Bank increases our footprint in central Wisconsin as well.
- Like Bank First, Hometown Bank's commitment to relationship-based banking is evidenced by the strong character and integrity of its customers.
- Hometown Bank has a strong team of bankers who are deeply committed to the communities it serves and share similar values with the Bank First team. Tim McFarlane, President & CEO of Hometown, will be joining Bank First as President upon close of the merger.

WHAT SHOULD I DO NOW?

1. Keep banking as usual with Hometown Bank. The products and services you currently use will not officially change to Bank First until Monday, February 13, 2023.
2. Watch your mailbox for important information from Bank First. We will be sending you important reminders and a checklist of things to do before the merger. You can expect this mailing the week of February 6.

QUESTIONS?

Please contact your local office during regular business hours. A complete listing of locations effective Monday, February 13 is provided on the back of this guide.

IMPORTANT CONTACT INFORMATION:

- Guest Services/Online Banking Support: **920-652-3106**
- Card Services Support: **920-652-3286**
- Treasury Management Support: **920-652-3515**
- Telebanc (telephone banking): **1-800-676-7535**
- Email: **infobox@bankfirst.com**

GET TO KNOW BANK FIRST

Bank First was founded in 1894 in Manitowoc, Wisconsin, with a capitalization of \$50,000. Through a combination of acquisitions and de novo offices, our bank now has assets of approximately \$3.6 billion and has expanded to serve the financial needs of those throughout Wisconsin. Our growth has been achieved through our relationship-based model of banking. We take pride in knowing our customers on a personal level and working together to create value for themselves, their families, and the communities in which we live.

At Bank First, we strive to deliver a superior banking experience through personalized customer service and beneficial financial solutions to large and small businesses, non-profit organizations, local municipalities, and families. We are committed to providing the highest levels of satisfaction through individualized attention and understanding your needs. You will find our bankers are highly capable, enthusiastic and trusted advocates of the customers they serve.

Over the years, Bank First has experienced tremendous growth and success as a result of the hard work and dedication of our staff as well as the continued support of our customers, shareholders, and the wonderful communities we serve.

As Bank First looks to the future, we will continue to focus on our relationship-based model of banking and expanding our reach throughout the State of Wisconsin. Bank First will continue to expand through organic growth and in the form of de novo branches and strategic acquisitions in the coming years. We are excited for the opportunity to provide superior products and services to a larger base.



OUR PROMISE

We are a **relationship**-based bank focused on providing **innovative** solutions that are **value** driven to the **communities** we serve.

OUR CULTURE

Bank First's culture celebrates diversity, creativity, and responsiveness, with the highest ethical standards. We support and encourage employees to develop their careers. They are empowered with the tools to be successful and are held accountable for the results they deliver to our customers and shareholders. We maintain a strong credit culture as a foundation of sound asset quality.

OUR VISION

We will sustain our independence by remaining the top-performing provider of financial services in Wisconsin. Our team will strive to create value for our customers and shareholders by forging strong relationships and offering personalized and innovative solutions.

DIVERSITY & INCLUSION

At Bank First, we value and continue to build upon a culture which encourages, supports and celebrates diversity and inclusion for our employees, customers and communities. This collaboration fuels a stronger foundation for innovation and connects us closer to the communities we serve.

IMPORTANT DATES AND TIMELINES

The dates below pertain to converting your Hometown Bank account(s) to the Bank First system. **Please make note of any dates/times that will affect you.** All times shown within this guide are Central Standard Time (CST).

Monday

February
6

You will be receiving a mailing from Bank First this week with important reminders and a checklist of things to do before the merger.

@ **1:00 P.M.** Hometown Bank's Mobile Deposit Capture disabled.

@ **3:00 P.M.** Hometown Bank's Remote Deposit Capture disabled.

@ **3:00 P.M.** Hometown Bank's Online Bill Pay and Business Online Bill Pay disabled.

Friday

February
10

@ **3:00 P.M.** Hometown Bank's Online Banking, Mobile Banking, and Telebanc will go into inquiry only mode. With "inquiry only mode", you will be able to view your existing account information; however, you will not be able to make transfers or complete other actions.

@ **3:00 P.M.** Hometown Bank's Business Online Banking disabled. During this timeframe, you will not be able to view your existing accounts, make transfers or complete other actions.

Saturday

February
11

All Hometown Bank branches will be closed to prepare for the transition.

Hometown Bank's Fond du Lac (Sheboygan St. and Peters Ave.), Wautoma, Poynette, Pardeeville, and Cambridge offices open as Bank First!

Hometown Bank's Online Banking, Mobile Banking, and Telebanc disabled.

Hometown Bank's Mobile Banking apps will be removed from the app store.

Monday

February
13

Bank First's Mobile Deposit Capture and Remote Deposit Capture will become available.

Bank First's Online Banking, Mobile Banking, Online Bill Pay, and Telebanc will become available.

Bank First's Business Online and Mobile Banking will become available.

You may start using your Bank First debit card.

Please visit your local office to say hello and celebrate our commitment to serving you as a Bank First customer!

Tuesday

February
14

Bank First's Business Online Bill Pay will become available.

IMPORTANT PERSONAL ACCOUNT CHANGES

After thorough evaluation, your Hometown Bank personal account(s) will automatically be converted to a Bank First account that most closely matches it. If you wish to review other account options, please call or visit your local office to have a customer service representative assist you.

For complete disclosures of your new account type, please refer to the chart below and referenced page number(s) in the enclosed disclosure packet.

PERSONAL CHECKING ACCOUNTS

IF YOUR CURRENT HOMETOWN BANK ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Premium Checking	First Rate Checking	27-31
Money Market Account	Money Market	32-36
Health Savings Account	Health Savings Account	37-41
Prime Time Club	Senior First Checking	42
Free Checking Essential Checking Relationship Checking Interest Checking Winner Checking Carefree Checking Perks@Work	Simply First Checking	43

PERSONAL SAVINGS ACCOUNTS

IF YOUR CURRENT HOMETOWN BANK ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Regular Savings Minor Savings (<i>primary account holders 18 years or older</i>)	First Savings	44-47
Minor Savings (<i>primary account holders under the age of 18</i>)	Kids' Club	48-51
Club Account	Holiday Savings	52-55
IRA Savings	IRA Savings	56-59

BANK FIRST PERSONAL CHECKING ACCOUNTS

	Simply First	Student First	Senior First	First Rewards	Military First	First Rate
Minimum Deposit to Open	\$0.00	\$0.00 ²	\$0.00 ⁵	\$0.00	\$0.00 ⁴	\$0.00
Free First Order of Checks <i>(some restrictions may apply)</i>	Yes	Yes	Yes	Yes	Yes	Yes
Free Checks <i>(some restrictions may apply)</i>	No	No	Yes	No	Yes	No
Minimum Balance to Avoid Service Charge	No minimum ¹	No minimum ¹	No minimum ¹	\$2,500.00 ^{1,3}	No minimum ¹	\$2,500.00 ¹
Earns Interest	No	No	No	No	Yes ⁸	Yes ⁸
Earns Cash Back Rewards	No	No	No	Yes ³	No	No
Free Bill Pay	Yes	Yes	Yes	Yes	Yes	Yes
\$15/Month ATM Fee Reimbursement	No	Yes ⁷	Yes ⁷	No	Yes ⁷	No
Send and Receive Money with Zelle®	Yes ⁶	Yes ⁶	Yes ⁶	Yes ⁶	Yes ⁶	Yes ⁶
Unlimited Check Writing	Yes	Yes	Yes	Yes	Yes	Yes
Monthly Service Charge <i>(if minimum balance is not met)</i>	\$0.00	\$0.00	\$0.00	\$10.00 ³	\$0.00	\$15.00

¹ Accounts that are inactive (no deposit or withdrawals) for more than 12 months AND have a balance of less than \$100.00 will incur an Inactive Account Fee of \$3.00 per month. Minors are excluded from this fee.

² Primary account holder must be 14 years or older to qualify. Primary account holders under the age of 18 are required to have a parent/guardian as joint owner on the account. This account will automatically convert to a Simply First Checking on or about the time the primary account holder reaches the age of 24. An active debit card and eStatements are required to qualify for this account. If a debit card is no longer active or if eStatements are switched to paper, Bank First reserves the right to convert the account into a Simply First Checking.

³ Cash Back is defined as a statement credit. 5.00% Cash Back earned on up to \$200 in debit card purchases per statement cycle. Maximum cash back is \$10.00 per statement cycle. \$10.00 monthly maintenance fee, which can be avoided by having all of the following: eStatements, direct deposit or mobile deposit of \$500 or more per statement cycle, Online Banking or goBank, active debit card, minimum of \$2,500 in combined average available deposit balances.

⁴ Primary account holder must be 18 years or older to qualify and must show Military ID at account opening. Direct deposit, an active debit card, and eStatements are required to qualify for this account. If direct deposit is discontinued, if a debit card is no longer active, or if eStatements are switched to paper, Bank First reserves the right to convert the account into a Simply First Checking. Exclusions may apply.

⁵ Primary account holder must be 62 years or older to qualify. Direct deposit is required to qualify for this account. If direct deposit is discontinued, Bank First reserves the right to convert the account into a Simply First Checking.

⁶ Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

⁷ Excludes any ATM owner usage fees.

⁸ Fees could reduce earnings on the account. The interest rate and annual percentage yield for all tiers may change at our discretion at any time.

BANK FIRST PERSONAL SAVINGS ACCOUNTS

FIRST SAVINGS

Our First Savings account is ideal for the person who wants to make withdrawals any time with no minimum balance required.

- Earns competitive variable interest rate.
- Interest rate is determined by account balance.
- No minimum balance requirement.
- \$0.00 minimum to open an account.
- Available for use with your debit card.*

*If debit cards are used with this account, statements are generated monthly.

SAVINGS ELITE

A preferred way to earn money on larger balances in your savings account when you also have a Bank First checking account with direct deposit.

- Ten (10) debit transactions (withdrawal or transfer) allowed per statement cycle when statements are produced monthly and thirty (30) when statements are produced quarterly.
- Earns competitive variable interest rate on higher tiers.
- Interest rate is determined by account balance.
- No minimum balance requirement.
- \$0.00 minimum to open an account.

HOLIDAY SAVINGS

Our Holiday Savings account is an interest bearing account which allows you to save regularly. Funds will be automatically transferred to your account at the start of the holiday shopping season.

- Account earns a competitive variable interest rate.

KIDS' CLUB

It's never too early to start preparing for your child's future. Our Kids' Club account will not only make saving fun, but it will also help parents teach their children about money and the importance of saving.

- Available to kids under the age of 18.
- Earns competitive variable interest rate.
- Interest rate is determined by account balance.
- No minimum balance requirement.
- \$0.00 minimum to open an account.

HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) with a High Deductible Health Plan (HDHP) is a great way to set aside funds for current and future healthcare expenses. Your HSA balance will earn interest and rollover from year to year. Your HSA debit card will make paying for healthcare expenses, such as office visits, co-pays and prescription drugs, easy and convenient.

CERTIFICATES OF DEPOSIT (CD)

A CD is an account which you agree will remain on deposit with Bank First for a specified period of time. The following terms are offered and listed with their respective minimum balances.

<u>Term (in months)</u>	<u>Minimum Deposit</u>
6, 12, 18, 24, 36, 48, 60	\$1,000.00 for all terms

- Interest rate fixed for the entire term.
- Penalty will or may be imposed for early withdrawal.
- Fees may reduce earnings.

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

An IRA allows you to place funds in certain investments and earn tax advantages. All CDs are available as investment vehicles for IRAs along with a savings account. IRA withdrawals may be subject to income tax liabilities, IRS penalties, or early withdrawal interest penalties imposed by the bank.

Interest rates paid on Bank First accounts are based on the account type and balance. Interest is accrued daily. Please see our Savings Rate Sheet for current interest rates, or call Bank First. Accounts that are inactive (no deposit or withdrawals) for more than 12 months AND have a balance of less than \$100.00 will incur an Inactivity Fee of \$3.00 per month. Minors are excluded from this fee.

ATTENTION CD AND IRA CUSTOMERS:

For information regarding your interest rates and terms, please refer to our Deposit Account Frequently Asked Questions on pages 30-31 of this guide.

BANK FIRST PERSONAL MONEY MARKET ACCOUNTS

Maximize returns with little effort. With a money market account, your balance does the heavy lifting. Make the most of your funds with tiered-rates that provide higher balances with even higher rates. At the same time, maintain convenient access to your funds with the flexibility of online transfers or direct check-writing ability. Have it all, all in one place — earning potential and flexibility.

PERSONAL MONEY MARKET

- Variable interest compounded and credited every statement cycle.
- Interest rates paid based on account balances within interest rate tiers.
- Earn higher interest rates on larger balances. The interest rate is tiered and may vary at the following levels: \$2,499.99 & Under | \$2,500.00-\$9,999.99 | \$10,000.00-\$24,999.99 | \$25,000.00 & Over.
- Average daily collected balance below \$1,000.00 incurs \$6.00 service charge per month.

PERSONAL MONEY MARKET ELITE

- Variable interest compounded and credited every statement cycle.
- Interest rates paid based on account balances within interest rate tiers.
- Earn higher interest rates on larger balances. The interest rate is tiered and may vary at the following levels: \$9,999.99 & Under | \$10,000.00-\$49,999.99 | \$50,000.00-\$99,999.99 | \$100,000.00 & Over.
- Ten (10) debit transactions (withdrawal or transfer) allowed per statement cycle. Customers who exceed the limit of ten (10) in a statement cycle will receive a transaction fee of \$5.00 per transfer or withdrawal transaction in excess of ten (10), in addition to any other applicable transaction fees.
- Zero or minimal interest is paid on the lowest tier of the Money Market Elite product, however, no service charge will occur if balance drops below \$10,000.00.
- A Bank First checking account with direct deposit is required.

	Money Market	Money Market Elite
Minimum Deposit to Open	\$0.00	\$0.00
Earns Interest	Yes	Yes
Minimum Balance to Avoid Service Charge	\$1,000.00	\$0.00
Monthly Service Charge	\$6.00	\$0.00

Fees could reduce earnings on the account. The interest rate and annual percentage yield for all tiers may change at our discretion at any time. Accounts that are inactive (no deposit or withdrawals) for more than 12 months AND have a balance of less than \$100.00 will incur an Inactive Account Fee of \$3.00 per month. Minors are excluded from this fee. Zero or minimal interest is paid on the lowest tier of the Money Market Elite product, however no service charge will occur if balance drops below \$10,000.00.

BANK FIRST PERSONAL LOAN PRODUCTS

MORTGAGE LOANS

Whether you are purchasing, constructing or refinancing your home, we are here to help. We'll search through fixed rate, adjustable rate, lot loan products, and more to find the one that best meets your needs. Our dedicated team of bankers will work with you every step of the way to get the home of your dreams. To get started today, give your local office a call or access our Mortgage Center online at www.bankfirst.com.

INSTALLMENT & CONSUMER LOANS

Need a car, boat, or ATV? Is saving up for something you want taking a long time? Consider an installment loan with Bank First! Choose from convenient monthly payments or a single payment basis. Apply online at www.bankfirst.com for a personal loan today!

HOME EQUITY LINE OF CREDIT

Use your home's equity to finance home improvements, take a vacation, cover college expenses, purchase a new car or pay off higher interest consumer debt. Call your local office today to learn more!

HUNTING & RECREATIONAL LAND LOANS

At Bank First, we understand the importance of family, friends, and living life to the fullest. Let us help you achieve your goal of having a place where you can enjoy your family and favorite pastimes. Bank First offers recreational land loans for activities such as hunting, fishing, hiking, etc., and our team of bankers will take the time to understand your needs to provide the best financing solution for you.

FIRSTFLEX CREDIT

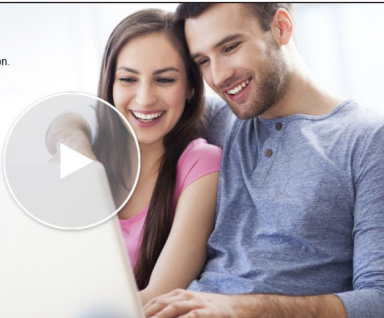
Avoid the embarrassment of an overdraft with Firstflex Credit - a line of credit that is automatically accessed if your checking account has a negative balance. There is a \$25 annual fee for this service and interest is charged on the outstanding balance of the line of credit.

FIRSTFLEX LINK

Firstflex Link connects your checking account to your savings account or another deposit account and will automatically transfer funds in case you fall short - provided funds are available. Draws occur in \$100.00 increments. There is a \$10 per transfer fee.

ONLINE DEMOS

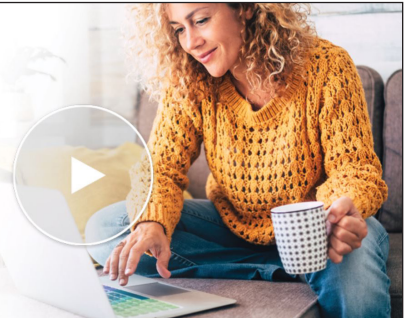
Visit www.bankfirst.com to view demos of our products!



Online Banking
24-hour access to real-time account information.

- 24-hour access to checking, savings, loans, and CDs, including account balances, check images and history.
- Quickly move money between your accounts 24/7 or set-up recurring transfers that take place automatically.
- Multiple layers of security including password protection, internet firewalls, and 256-bit encryption, help keep your information safe and secure.

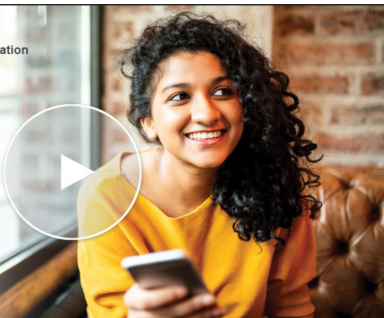
Bank First National



Bill Pay
The fast and easy way to pay bills.

- Easily add companies.** Quick-Add feature lets you add billers by simply typing the company name and entering your account number.
- Set up reminders.** Use reminders to receive messages when payments are due.
- Make recurring payments.** Excellent for payments that don't change from month to month, like your car payment or mortgage.

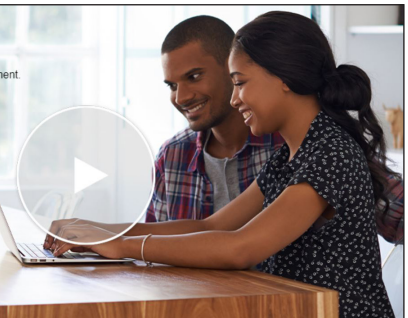
Bank First



Bank First goBank
Secure access to your account information from your mobile phone.

- Download the App**
 - View real-time account balances
 - View transaction history
 - Transfer money between accounts
 - Pay bills and send money
 - Deposit checks
 - Find ATM/Branch location information
- Accounts**
 - View real-time account balances
 - View transaction history
- Transfer & Pay**
 - Make internal transfers between accounts
 - Transfer money to and from other institutions
 - Pay bills & manage payees
- Deposits**
 - Deposit checks 24/7
 - Use the ease of your smartphone camera

Bank First



eStatements
A better way to receive your monthly statement.

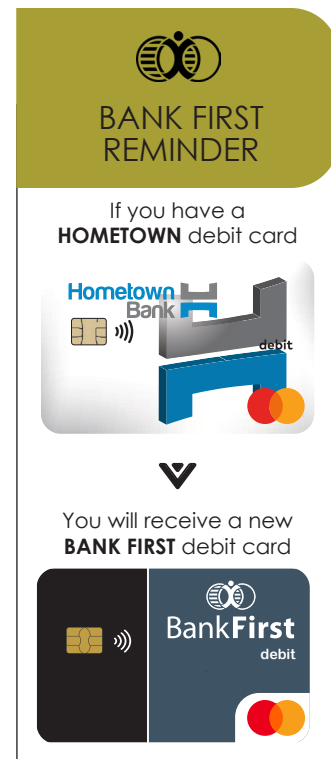
- Green.** eStatements are good for the environment. They literally save tons of paper.
- Fast.** Online delivery eliminates delays sometimes found with postal mail delivery.
- Secure.** Identity Theft experts actually recommend electronic statements.

Bank First

PERSONAL DEBIT CARDS

YOUR TRANSITION TO BANK FIRST

- If you have a Hometown Bank personal debit card, you will receive a new Bank First Mastercard debit card by Friday, February 10, before the transition of your account to Bank First.
- You may activate your new Bank First debit card upon receipt; however, you will not be able to use it until Monday, February 13. Your new debit card can be activated by calling **1-800-992-3808**. During activation, you will create your PIN. You may use the same PIN you have today, or you may create a new one.
- Your debit card number **WILL** change. As such, you will need to update any automatic payments or stored card information with your new debit card number.
- Your existing Hometown Bank debit card will remain open until **Sunday, February 12**. Your new Bank First debit card will start working on **Monday, February 13**. At that time, please destroy your Hometown Bank debit card.
- Use your debit card to make purchases anywhere Mastercard is accepted or go to any ATM to access your accounts to withdraw cash, check your balance, or transfer funds on your time.
- The maximum daily (8:00 A.M. to 8:00 P.M.) limit for your new Bank First personal debit card is \$1,000.00 for PIN-based transactions and \$2,500.00 for signature-based transactions, for a total of \$3,500.00. To request an increase in your maximum daily limit, please contact your local office.



DEBIT CARD FRAUD ALERTS

What are Debit Card Fraud Alerts?

If our system detects suspicious activity on your debit card, you will receive a text message with details about the suspected transaction. All you have to do is respond to the text ("Yes" or "No") to confirm the transaction. If you indicate the transaction is fraud, you will receive another message with a number to call for follow-up information. If you indicate the transaction is not fraud, no further action is required on your part. Our system will mark the transaction as legitimate, and you can move along with your day - it's as simple as that!

Getting Started with Fraud Alerts

Please make sure Bank First has your current cell phone number on file to ensure you receive Debit Card Fraud Alerts. New debit card holders will be automatically enrolled after the card is activated. If you do not wish to utilize this service, you may choose to opt-out upon receipt of the initial text message by replying "STOP".

ATM ACCESS

Hometown Bank ATMs at the Fond du Lac (Peters Ave.), Wautoma, Poynette, Pardeeville, and Cambridge branches will be converted approximately two weeks prior to the merger; however, the ATMs may be interrupted intermittently while the conversion takes place. Please refer to the back of this guide for a complete listing of ATM locations following the conversion to Bank First.

INTRODUCING MONEYPASS®

Bank First is a member of the MoneyPass network, a pass to over 37,000 free ATMs nationwide. Start enjoying the benefits of the MoneyPass ATM Network on Monday, February 13!

- Look for the MoneyPass logo and use your Bank First personal debit card surcharge-free. ATM owners outside of the Bank First and MoneyPass networks may charge a fee.
- Easy-to-find ATMs at moneypass.com.



PERSONAL CREDIT CARDS



BANK FIRST TIP

Not sure who services your credit card(s)? No problem - look on the back of your current Hometown Bank credit card(s) to find out!

YOUR TRANSITION TO BANK FIRST

Elan Credit Card Holders

Your Elan personal credit cards have and will continue to be serviced by Elan Financial Services. If you have any questions, need assistance with your cards, or want to make a payment, please contact Elan Customer Support at 1-866-234-4691.

Bankers' Bank Credit Card Holders

If you are a Bankers' Bank personal credit card holder, a separate letter with detailed information regarding your credit card account was mailed to you. Please refer to the letter for information specific to your credit cards and if any action is needed by you.

BANK FIRST PERSONAL CREDIT CARDS

Bank First offers three personal rewards credit cards. Whichever card you choose, you'll now have an easy way to purchase products or services! To apply, stop by your local branch or visit us online at www.bankfirst.com.

	First Rewards	First Rewards Elite	First Rewards Student ³
Special Introductory Offer	<ul style="list-style-type: none"> Receive 10,000 bonus reward points (\$100) after spending \$3,000 in the first 3 months. 0% introductory rate for first 6 billing cycles on balance transfers 0% introductory rate for first 6 billing cycles on purchases 	<ul style="list-style-type: none"> Receive 10,000 bonus reward points (\$100) after spending \$3,000 in the first 3 months. 0% introductory rate for first 6 billing cycles on balance transfers 0% introductory rate for first 6 billing cycles on purchases 	N/A
APR (Annual Percentage Rate)	Prime + 6.74%-17.74% rate range, which is determined by credit history. ¹	Prime + 5.24%-13.24% rate range, which is determined by credit history. ¹	Prime + 8.74%-17.74% rate range, which is determined by credit history. ¹
Rewards	1% in reward points on all purchases; capped at 50,000 points annually and expire after 2 years. ²	1.5% in reward points on all purchases; not capped, but expire after 2 years. ²	1% in reward points on all purchases; capped at 50,000 points annually and expire after 2 years. ²
Annual Fee	\$0.00	\$50.00	\$0.00

¹ The rate is variable, meaning it will vary with the market based on Prime Rate.

² Rewards can be redeemed for cash back, merchandise or travel through UChooseRewards.com. Points are applied automatically and can be redeemed following the first of each month.

³ Must be 18 years of age, have a valid U.S. address, and Social Security number. If under the age of 21, you must show ability to make payments (income verification) or have a co-signer on the account.

CARD MANAGEMENT

YOUR TRANSITION TO BANK FIRST

Take a proactive approach in deterring fraud on your account by monitoring and managing your personal Bank First card(s)! On or after Monday, February 13, simply click on "My Cards" within the Bank First goBank app to turn your cards on and off, set locations where your cards can be used, restrict transactions, establish limits, and schedule alerts for certain transaction types. **If you are currently managing your cards within Hometown Bank's Mobile Banking, you will need to re-establish your controls and alerts within the Bank First platform after the conversion of your account(s).**

ONLINE BANKING

YOUR TRANSITION TO BANK FIRST

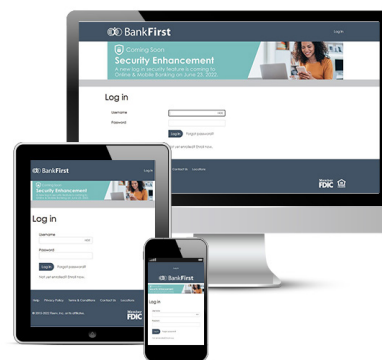
Hometown Bank's Online and Mobile Banking will remain active until **3:00 P.M.** on Friday, February 10. At that time, both services will enter an "inquiry only" mode until Bank First's Online and Mobile Banking become available on Monday, February 13. During this timeframe, you will be able to view your existing accounts using your current Hometown Bank Online Banking; however, you will not be able to make transfers or complete other actions.

Bank First's Online and Mobile Banking will become available on Monday, February 13. At that time, the Hometown Bank website will be re-routed to www.bankfirst.com. Pages 13 and 14 of this guide contain step-by-step instructions for enrolling in Bank First's Online and Mobile Banking services. Great news! You will be able to use the same username and password that you're currently using today. In addition, you will have access to your Hometown Bank transaction history.

BANK FIRST'S ONLINE BANKING

Bank First's Online Banking platform will offer similar functionality and capabilities to the platform you are currently utilizing with Hometown Bank. With Bank First's Online Banking, you will be able to:

- Review transactions and account balances in real time
- Transfer funds between Bank First accounts or make loan payments
- View and print your eStatement instead of receiving paper statements (optional)
- Export personal financial information into a financial program, such as Quicken
- View and print check copies
- Activate account alerts
- Access Online Bill Pay
- Utilize Zelle® (person to person payments)
- Deposit checks (with the Bank First goBank app)
- Place stop payments on checks
- Plus so much more!



ONLINE BILL PAY

YOUR TRANSITION TO BANK FIRST

Hometown Bank's Bill Pay will remain active until **3:00 P.M.** on Friday, February 10. At that time, Bill Pay will be disabled until Bank First's Bill Pay system becomes available on Monday, February 13. Bill Pay data converted from Hometown Bank to Bank First will include customer profile information, bank account(s), payees, future dated payments, recurring payments, history, and account-to-account transfer payments. **However, person-to-person (Popmoney) information will not convert.**

INTRODUCING ZELLE®!

If you like Popmoney, you are going to love Zelle. Once Bank First's Bill Pay system becomes available on Monday, February 13, you can easily send money to friends, family and others you know and trust¹, regardless of where they bank². Whether you're paying rent, gifting money, or splitting the cost of a bill, Zelle has you covered.

If you are not currently enrolled in Hometown Bank's Bill Pay, simply log in to Bank First's Online Banking on or after Monday, February 13 and select Bill Pay to get started. You will be prompted to review and accept the Terms and Conditions. While Bill Pay enrollment is required through your browser, you may access Bill Pay and Zelle through the Bank First goBank app after initial activation.

¹ Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®.

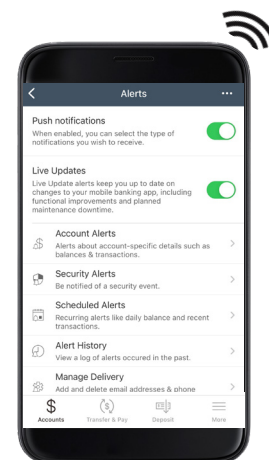
² Must have a bank account in the U.S. to use Zelle®.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

REAL-TIME ACCOUNT ALERTS

YOUR TRANSITION TO BANK FIRST

Create custom mobile alerts to monitor account balances and activity, receive deposit and withdrawal notifications, and control security alerts. Certain alerts are actionable, letting you initiate money movement right from the notification. Interact with the alerts by swiping or tapping. To activate mobile alerts, log into the Bank First goBank app and select 'More' from the main menu, then tap the 'Alerts' tile. In addition, you can enroll through the desktop version of Bank First's Online Banking. **If you are currently utilizing alerts within Hometown Bank's Online Banking, you will need to re-establish those alerts within the Bank First platform on or after Monday, February 13.**



CHECKS

YOUR TRANSITION TO BANK FIRST

You may continue using your Hometown Bank checks after the conversion of your account(s). Once you run out of checks, you may order new ones under the Bank First name and routing number via our website at www.bankfirst.com or by contacting your local office. The routing number for Bank First is **075901134**. The routing number for Hometown Bank will continue to work for at least six months after the merger; however, we encourage you to transition your checks over to the new routing number in the near future.

Have you ordered checks through Deluxe® since January 2020?

Prior to the merger, Bank First will be providing complimentary replacement checks for Hometown customers who have ordered through Deluxe since January 2020. If you have not previously ordered through Deluxe and would like to order personal checks now, we will discount your initial order up to \$20 when ordered through Deluxe, our preferred supplier. Checks can be ordered through Deluxe by calling 877-838-5287, via their website at <https://orderpoint.deluxe.com/personal-checks/welcome.htm>, or by contacting your local office. If ordering by phone, be sure to mention the promo code **HTB Promo**. If ordering online, the promo code must be typed exactly as above (the spacing, caps, and spelling) at check out. The promo code is valid until December 31, 2023. You may begin using your Bank First checks on Monday, February 13. At that time, please destroy your Hometown Bank checks.

AUTOMATIC PAYMENTS/DEPOSITS

The routing number for Hometown Bank will continue to work for at least six months after the merger; however, we encourage you to transition your ACH payments over to the new routing number in the near future. After Monday, February 13, you may contact your employer and/or any other automatic payees you have established for debits and credits to update your routing number to: **075901134**.

SAFE DEPOSIT BOXES

There's no better place to safely keep your important documents or valuables than a safe deposit box at Bank First. You will still enjoy access to your Safe Deposit Box with Bank First after the conversion. If you have questions regarding your box size and pricing, please contact us during regular business hours.

Have a Safe Deposit box at Hometown Bank's Appleton, Neshkoro, Redgranite, or St. Cloud branch?

Your safe deposit box contents need to be removed and relocated to another office of your choice. Please arrange a time to close and transfer the contents of your safe deposit box prior to 3:00 P.M. on February 1, 2023. At that time, you will receive a voucher good for three years of free rental (of equal value) at another Bank First location with safe deposit box availability. The voucher may also be used at the current Hometown Bank branch in Wautoma, pending availability.

HOW TO SIGN IN TO BANK FIRST ONLINE BANKING ON MONDAY, FEBRUARY 13

If you are currently utilizing Online Banking at Hometown Bank, you may sign in to Bank First's Online Banking using the steps below. If you have any questions during the sign-in process, please call your local office or contact Guest Services (available Monday - Friday from 8:00 A.M. to 5:00 P.M.) by calling 920-652-3106 or emailing electronicbanking@bankfirst.com.

For your security, your Bank First Online Banking enrollment will be deactivated after three months of inactivity. To avoid deactivation, users are encouraged to login regularly to monitor their accounts.



BANK FIRST TIP

During the sign-in process, you may be prompted to enroll in eStatements. We encourage you to follow the prompts to enroll in eStatements, as they are a secure, convenient and environmentally friendly way to receive your monthly bank statements.

- 1 Go to www.bankfirst.com. Using the Account Access box near the top right corner of the page, enter your current Online Banking ID (Username) and Password. Click "Login".

Account Access New User • Forgot Password • Help

Personal Username Password LOGIN

- 2 Review and accept Bank First's "Electronic Banking Terms and Conditions".
- 3 Establish three security challenge questions. These questions are used as an additional level of security when logging in on new devices.
- 4 You will then be prompted to set up your phone verification number(s). **Please verify these numbers are accurate before selecting "Continue"**. In the future, this feature will replace security challenge questions and will only be activated if it detects a login attempt that falls outside of how you typically log in. When this happens, you will be prompted to enter a passcode which will be sent using your preferred delivery method: text message or phone call. Simply enter the passcode to complete your log in.

Home phone * (920) ###-####

Mobile phone
USA (+1)

Work phone (920) ###-####

Work extension

Continue

Text message
Receive a one-time passcode via text message to +1-XXXXXX1234
Send text message

Phone call
Receive a one-time passcode via automated phone call to (XXX) XXX-5678
Call phone

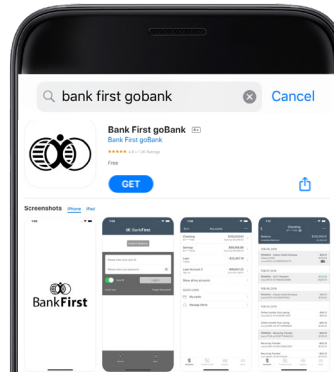
- 5 Congratulations! You are now ready to use Bank First's Online Banking.

HOW TO SIGN IN TO BANK FIRST GOBANK MOBILE BANKING ON MONDAY, FEBRUARY 13

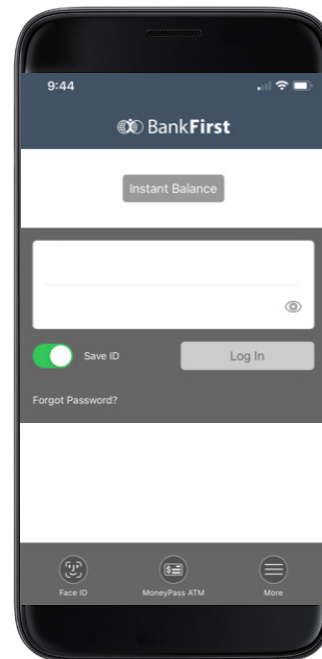
- 1 Delete your Hometown Bank Mobile Banking app and download the **Bank First goBank** app from the App Store or Google Play, depending on your device.



Scan to download
the Bank First goBank
app now!



- 2 Open the **Bank First goBank** app and enter your login credentials. Great news! You will be able to use the same username and password that you're currently using with Hometown Bank.



← Username

← Password

- 3 Congratulations! You are now ready to use Bank First's goBank Mobile Banking. With goBank, you can check balances on all your accounts, view transaction history, view checks, deposit checks, and transfer funds between eligible Bank First accounts from supported mobile devices and PDAs.



**BANK FIRST
TIP**

DIGITAL WALLET:

Leave your wallet at home! Now you can use Apple Pay®, Google Pay®, or Samsung Pay® with your Bank First debit or credit card to pay quickly and conveniently at checkout in stores, online and for in-app purchases.

IMPORTANT BUSINESS ACCOUNT CHANGES

After thorough evaluation, your Hometown Bank business account(s) will automatically be converted to a Bank First account that most closely matches it. If you wish to review other account options, please call or visit your local office to have a customer service representative assist you.

For complete disclosures of your new account type, please refer to the chart below and referenced page number(s) in the enclosed disclosure packet.

BUSINESS CHECKING ACCOUNTS

IF YOUR CURRENT HOMETOWN BANK ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Small Business Checking Business Interest Checking Regular Business Checking	Small Business 100 Checking	62
Community Checking	Basic Business 300 Checking	63
Business Checking	Premium Business Checking	64

BUSINESS SAVINGS ACCOUNTS

IF YOUR CURRENT HOMETOWN BANK ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Business Savings	First Savings Business	65
Business Indexed Money Market Investment Sweep Municipal Indexed Money Market	Money Market Business	66

**If you have an IOLTA or IBRETA trust account, it will transition into an interest-bearing DDA meeting the legal requirements of a trust account. If you have any questions, please contact your local Bank First office.*

BANK FIRST BUSINESS DEPOSIT ACCOUNTS

SMALL BUSINESS CHECKING

This account is perfect for small businesses who make a limited number of transactions each month. There is no minimum balance required to maintain this account. Up to 100 items are allowed each month, free of charge. There are no monthly maintenance charges on this account.

BASIC BUSINESS CHECKING

Perfect for businesses willing to keep a small monthly balance in order to have greater transaction freedom. There is no monthly maintenance fee, provided a minimum average daily collected balance of \$3,000.00 is maintained. Up to 300 items are allowed each month, free of charge.

PREMIUM BUSINESS CHECKING

A great choice for businesses with larger transaction volumes. Take advantage of the opportunity to earn credits on your checking account dollars to offset account fees.

	Small Business 100	Basic Business 300	Premium Business ³
Minimum Daily Average Collected Balance to Offset Maintenance Fee ¹	\$0.00	\$3,000.00	N/A
Monthly Maintenance Fee	N/A	N/A	\$15.00
Monthly Maintenance Fee if Below Minimum	\$0.00	\$15.00	N/A
Free Transaction Items Per Month	100	300	N/A
Per Transaction Fee ²	\$0.25	\$0.25	N/A
Paper Statements	\$2.50	\$2.50	\$2.50
Return Deposited Item	\$10.00	\$10.00	\$10.00
Overdraft Fee	\$30.00	\$30.00	\$30.00
Stop Payments	\$30.00	\$30.00	\$30.00
Special Handling Return	\$20.00	\$20.00	\$20.00
Currency Services			
Rolled Coin (Per Roll)	N/A	N/A	\$0.10
Strapped Currency (Per Strap)	N/A	N/A	\$0.50

¹ Uncollected Funds usage charged at Prime + 300 basis points on all business checking accounts.

² Per transaction fee applies after exceeding the Free Transaction Items per month.

³ For full Premium Business fees, contact Bank First Treasury Management.

BANK FIRST BUSINESS DEPOSIT ACCOUNTS

FIRST SAVINGS BUSINESS

- Earn higher interest rates on larger balances. The interest rate is tiered and may vary at the following levels: \$2,499.99 & Under | \$2,500.00-\$9,999.99 | \$10,000.00-\$24,999.99 | \$25,000.00 & Over.
- No minimum balance requirement.
- \$0.00 minimum to open an account.
- Up to 75 debit transactions and up to 75 credit transactions are permitted per quarter. Transactions in excess of 75 will be assessed a fee of \$0.25 per transaction.
- Available to partnerships, corporations, and limited liability companies.

*Fees could reduce earnings on the account. The interest rate and annual percentage yield for all tiers may change at our discretion at any time. If debit cards are used with this account, statements are generated monthly.

BUSINESS MONEY MARKET

Make your money work for you!

- Earn higher interest rates on larger balances. The interest rate is tiered and may vary at the following levels: \$2,499.99 & Under | \$2,500.00-\$9,999.99 | \$10,000.00-\$24,999.99 | \$25,000.00 & Over.
- Up to 25 debit and/or credit transactions are permitted per statement cycle. Items include but are not limited to: checks, electronic (ACH) debits and credits, debit memos, deposit tickets, and deposited items. Transactions in excess of 25 will be assessed a fee of \$0.25 per transaction on the last business day of the month.
- No maintenance charge if the average daily collected balance is at least \$1,000.00. If the average daily collected balance falls below \$1,000.00, there is a \$6.00 maintenance fee per month.
- Available to partnerships, corporations, and limited liability companies.

*Fees could reduce earnings on the account. The interest rate and annual percentage yield for all tiers may change at our discretion at any time.

BUSINESS MONEY MARKET ELITE

A high yielding account.

- Earn higher interest rates on larger balances. The market-based interest rate is tiered and may vary at the following levels: \$9,999.99 & Under | \$10,000.00-\$49,999.99 | \$50,000.00-\$99,999.99 | \$100,000.00 & Over.
- Up to 25 debit and/or credit transactions are permitted per statement cycle. Items include but are not limited to: checks, electronic (ACH) debits and credits, debit memos, deposit tickets, and deposited items. Transactions in excess of 25 will be assessed a fee of \$0.25 per transaction on the last business day of the month.
- No maintenance charge if the average daily collected balance is at least \$10,000.00. If the average daily collected balance falls below \$10,000.00, there is a \$10.00 maintenance fee per month.
- Available to partnerships, corporations, and limited liability companies.

*Fees could reduce earnings on the account. The interest rate and annual percentage yield for all tiers may change at our discretion at any time. An operational Bank First checking account is required.

HEALTH SAVINGS ACCOUNT (HSA)

If your business is looking to expand your employee benefit package, HSAs are a cost-effective and efficient way. HSA's provide tax-advantaged savings to help pay for qualified medical expenses and count towards the insurance deductible. Bank First will assist in the enrollment of your employees into an HSA account and will be available to help answer any questions.

NETWORK DEPOSITS

IntraFi Network Deposits, formerly known as CDARS®, is a safe investment vehicle for institutional investors looking to protect their investments while earning CD-level returns. CDs placed through IntraFi offer access to multi-million-dollar FDIC insurance, the power of daily compounding, a finite maturity date (in contrast to auction rate or some adjustable rate securities), and the ease of working through one trusted relationship, earning one rate (per maturity), and receiving consolidated statements.

INTRAIFI INSURED CASH SWEEP (ICS)

Similar to IntraFi Network Deposits, funds are split up amongst other banks in the IntraFi Network to ensure 100% FDIC coverage. Funds are not tied up for a specific amount of time so they are liquid and can be used at any time.

BANK FIRST BUSINESS & AGRICULTURAL LOAN PRODUCTS

WORKING CAPITAL LINES OF CREDIT

As your business grows, so may your need for additional capital. Bank First offers seasonal and working capital lines of credit to operate your business and cover ongoing expenses. You have immediate access to funds when needed and you only pay interest on what you use! A working capital line of credit is the perfect way to maintain financial flexibility, so your business is ready for anything.

EQUIPMENT LOANS

Bank First offers a multitude of options to help you acquire the equipment you need to keep production running smoothly. Buy or repair existing vehicles, computers, agricultural equipment, and more. With competitive rates and flexible terms, you can continue building your business while making affordable monthly payments. Let our expert team of bankers help you stay ahead of the competition.

BUSINESS EXPANSION LOANS

Bank First takes pride in facilitating continued business expansion in the communities we serve. We offer a variety of long and short term options based on your cash flow needs and will guide you through the process from start to finish. Get the financing you need to invest in your business at Bank First.

REAL ESTATE LOANS

When it is time to purchase, refinance, or renovate your business space, our dedicated team of bankers will work with you to structure an affordable real estate loan. All loan decisions are made locally, allowing us to provide flexible, customizable solutions. Give your business the room it needs to grow with Bank First.

CONSTRUCTION AND DEVELOPMENT LOANS

Looking to custom-build your business from the ground-up? Our experienced team of bankers will guide you through the entire process. Bank First manages the entrepreneur's financial concerns by providing construction lines of credit for both residential and commercial developments. Build your business the way you want it with Bank First.

GOVERNMENT GUARANTEED LENDING

Small businesses are the backbone of any community. Bank First is proud to partner with local government agencies to provide the best options for your business. The Small Business Administration (SBA) and other government guaranteed loans offer the financing you need to grow. Our bankers are experienced in working with government guaranteed financing programs and would like to put that experience to work for you.

OPERATING LOANS

Cash for seed, feed, and more - it's essential to your operation. An operating loan with Bank First is designed by a dedicated team of bankers who understand farming and the importance of properly funding the way you produce and market your products. Finance your inputs and reduce seasonal cash flow variations with a crop production operating loan. Revolving and non-revolving options are available.

FARMLAND LOANS

Whether you are looking to purchase land to expand your operations or refinance an existing mortgage, our talented team of bankers will work with you to structure an affordable farmland loan. All loan decisions are made locally, allowing us to provide flexible, customizable solutions. Give your agribusiness the room it needs to grow with Bank First.

EQUIPMENT AND FACILITY FINANCING

When you farm, regularly updating your equipment and facilities is a necessity. With Bank First, you can borrow funds for new or used tractors or equipment, grain bins, buildings, farm improvements, and vehicles - all on terms that fit the needs of your operation.

LIVESTOCK LOANS

Bank First offers financing for the purchase, care, feeding, or refinancing of debt on livestock. Livestock loans can be tailored to meet your specific needs, whether it is for grass cattle, backgrounding, feedlot, or livestock breeding.

DAIRY LOANS

Bank First is proud to finance dairy farm operations throughout the state of Wisconsin. Our team of dairy professionals have the ability to efficiently analyze opportunities for value enhancement and will work with you to customize a financing package that meets your needs.

GUARANTEED FARM LOANS

FSA guaranteed loans are a great option for producers who may not meet the normal underwriting criteria. Our team of bankers will work with you every step of the way preparing the necessary documents and working with the FSA to obtain a guaranteed loan.

RECREATIONAL LAND LOANS

At Bank First, we understand the importance of family, friends, and living life to the fullest. Let us help you achieve your goal of having a place where you can enjoy your family and favorite pastimes. Bank First offers recreational land loans for activities such as hunting, fishing, hiking, etc, and our team of bankers will take the time to understand your needs to provide the best financing solution for you.

BANK FIRST TREASURY MANAGEMENT SERVICES

ACCOUNTS RECEIVABLE (COLLECTIONS)

Operate more efficiently with automated payment collection and processing.

- Automated Clearing House (ACH) Collection
- Wire Transfers
- Lockbox Service
- Cash Concentration
- Deposit Reconciliation Services
- Remote Deposit Capture
- Merchant Credit Card Processing

ACCOUNTS PAYABLE (DISBURSEMENTS)

Distribute your funds quickly and cost-effectively.

- Automated Clearing House (ACH) Disbursement
- Wire Transfers
- Direct Deposit
- Online Bill Pay Premium for Businesses
- Business Credit Cards
- Business Debit Cards

MANAGEMENT TOOLS

Utilize these tools to improve your company's cash flow.

- Internet Banking for Business
- Zero Balance Accounts (ZBA)
- Electronic Data Interchange (EDI) Reporting
- Funds Management
- Automated Investment Sweep Account
- Automated Line of Credit Sweep

FRAUD PREVENTION

Keep your business proactively ahead of fraud.

- Check Positive Pay
- ACH Positive Pay



BUSINESS ACCOUNT OPTIONS

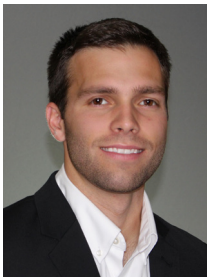
Account options that make banking easy!

- Small Business Checking
- Basic Business Checking
- Premium Business Checking
- Money Market
- Money Market Elite
- Sweep Repurchase Agreements
- IntraFi Certificate of Deposit
- Health Savings Account (HSA)

GLOBAL TRADE PAYMENTS

- Cash in Advance
- Documentary Collection
- Letter of Credit
- Open Account

MEET THE BANK FIRST TREASURY MANAGEMENT TEAM



DEREK DOMINO
Treasury Management
Manager



RACHEL SCHERER
Treasury Management
Officer



MARIA KONKEL
Senior Treasury
Management Specialist



KIA YANG
Treasury Management
Specialist



LINDSAY VANDER GRINTEN
Treasury Management
Specialist

BANK FIRST TREASURY MANAGEMENT SERVICES

Bank First offers enhanced security tools in connection with checking and electronic processing for your business banking account(s). We strongly advise all businesses utilize the below fraud prevention tools. To get started today, contact Bank First's Treasury Management Team by calling 920-652-3515 or emailing treasurymanagement@bankfirst.com.

ACH FILTERS-ACH FRAUD PREVENTION

Reduce the risk of unauthorized ACH debit or credit transactions to your account(s).

- Only pre-authorized ACH transfers you permit will post to your account.
- Bank First will notify you of any attempted unauthorized transactions, which you then have the option to allow the ACH to post or return the item within the 24-hour time limit to the originating bank.

POSITIVE PAY-CHECK FRAUD PREVENTION

Reduce the risk of unauthorized checks posting to your account(s).

- As your company issues checks, certain information (check number, dollar amount, and payee) is electronically transmitted to Bank First.
- When your checks are presented for payment, we compare this information to ensure it matches the check number, dollar amount, and payee.
- If it doesn't match, Bank First will notify you and give you the ability to view the image and make a decision to pay or return the check that same day.

PAYEE VALIDATION POSITIVE PAY

This additional module verifies payees as well as check number and dollar amount when checks present to clear at Bank First.

DUAL CONTROL

Reduce the risk of fraud by requiring two different users, each with their own user ID and password, touch each internal wire and ACH transaction. With dual control, transactions require one person to initiate the transaction and a second person to verify the transaction before it is submitted for processing.

ACCOUNT RECONCILIATION

At month end, Bank First can send a file of all accounts payable checks which have cleared. This file can then be uploaded into your accounts receivable system for automatic account reconciliation.

REMOTE DEPOSIT CAPTURE

Remote Deposit Capture allows you to prepare and securely submit deposits directly from your business with an easy-to-use desktop scanner that's connected to your computer and the Internet. This convenient service reduces or eliminates the need to physically deliver deposits to the bank. You can make deposits after branch hours from your office on your schedule – 24 hours a day, 7 days a week.

Scanners can be purchased or leased. Any account at Bank First can be set up under one portal to make deposits into. Access to scanning or reports can be granted per user permissions. For the volume deposited, we recommend using a Smart Source Professional scanner.



**BANK FIRST
REMINDER**

REMOTE DEPOSIT CAPTURE:

Hometown Bank's Remote Deposit Capture will remain active until **3:00 P.M.** on Friday, February 10. At that time, this service will be disabled until Bank First's Remote Deposit Capture becomes available on Monday, February 13. If you currently have a scanner with Hometown Bank, you will be able to keep the same scanner with Bank First after conversion.

BUSINESS DEBIT CARDS

YOUR TRANSITION TO BANK FIRST

- If you have a Hometown Bank business debit card, you will receive a new Bank First Mastercard debit card by Friday, February 10, before the transition of your account to Bank First.
- You may activate your new Bank First debit card upon receipt; however, you will not be able to use it until Monday, February 13. Your new debit card can be activated by calling **1-800-992-3808**. During activation, you will create your PIN. You may use the same PIN you have today, or you may create a new one.
- Your debit card number **WILL** change. As such, you will need to update any automatic payments or stored card information with your new debit card number.
- Your existing Hometown Bank debit card will remain open until **Sunday, February 12**. Your new Bank First debit card will start working on **Monday, February 13**. At that time, please destroy your Hometown Bank debit card.
- Use your debit card to make purchases anywhere Mastercard is accepted or go to any ATM to access your accounts to withdraw cash, check your balance, or transfer funds on your time.
- The maximum daily (8:00 A.M. to 8:00 P.M.) limit for your new Bank First business debit/ATM card is \$1,000.00 for PIN-based transactions and \$7,500.00 for signature-based transactions, for a total of \$8,500.00. To request an increase in your maximum daily limit, please contact your local office.



DEBIT CARD FRAUD ALERTS

What are Debit Card Fraud Alerts?

If our system detects suspicious activity on your debit card, you will receive a text message with details about the suspected transaction. All you have to do is respond to the text ("Yes" or "No") to confirm the transaction. If you indicate the transaction is fraud, you will receive another message with a number to call for follow-up information. If you indicate the transaction is not fraud, no further action is required on your part. Our system will mark the transaction as legitimate, and you can move along with your day - it's as simple as that!

Getting Started with Fraud Alerts

Please make sure Bank First has your current cell phone number on file to ensure you receive Debit Card Fraud Alerts. New debit card holders will be automatically enrolled after the card is activated. If you do not wish to utilize this service, you may choose to opt-out upon receipt of the initial text message by replying "STOP".

ATM ACCESS

Hometown Bank ATMs at the Fond du Lac (Peters Ave.), Wautoma, Poynette, Pardeeville, and Cambridge branches will be converted approximately two weeks prior to the merger; however, the ATMs may be interrupted intermittently while the conversion takes place. Please refer to the back of this guide for a complete listing of ATM locations following the conversion to Bank First.

ONLINE DEMOS

Visit www.bankfirst.com to view demos of our products!

Business Online Banking
Powerful Tools for Cash Management.

- ✓ Save time, improve cash flow and streamline cash management procedures. All in a fully secure environment.
- ✓ 24/7 access to your accounts, including real-time balances and detailed transaction histories.
- ✓ Easily manage a wealth of account information through a flexible, user-friendly interface.

Bank First

Remote Capture
Deposit checks right from your desktop.

- ✓ **Save time preparing deposits.** Pre-authorized checks electronically, a very efficient, reducing labor costs and keeping up staff for other tasks.
- ✓ **Streamline cash flow.** Deposit checks into a central, corporate accounts regardless of remote office or storefront locations.
- ✓ **Reduce risk of check fraud.** Faster check clearing may allow you to act sooner on returned checks, increasing collection opportunities.

Bank First

Business Bill Pay
The fast and easy way to pay bills.

- ✓ **Easy add companies.** Cash-And feature lets you add bills by simply typing the company name and entering your account number.
- ✓ **Set up reminders.** Use reminders to receive messages when payments are due.
- ✓ **Make recurring payments.** Capable for payments that don't change from month to month, like your car payment or mortgage.

Bank First

BUSINESS CREDIT CARDS



BANK FIRST TIP

Not sure who services your credit card(s)? No problem - look on the back of your current Hometown Bank credit card(s) to find out!

YOUR TRANSITION TO BANK FIRST

Elan Credit Card Holders

Your Elan business credit cards have and will continue to be serviced by Elan Financial Services. If you have any questions, need assistance with your cards, or want to make a payment, please contact Elan Customer Support at 1-866-234-4691.

Bankers' Bank Credit Card Holders

If you are a Bankers' Bank business credit card holder, a separate letter with detailed information regarding your credit card account was mailed to you. Please refer to the letter for information specific to your credit cards and if any action is needed by you.

BANK FIRST BUSINESS CREDIT CARDS

Bank First offers two business rewards credit cards. Whichever card you choose, you'll now have an easy way to purchase products or services! To apply, stop by your local branch or visit us online at www.bankfirst.com.

	First Business Rewards	First Business Rewards Elite
Introductory Special	<ul style="list-style-type: none"> Receive 10,000 bonus reward points (\$100) after spending \$3,000 in the first 3 months. 0% introductory rate on balance transfers for first 6 billing cycles. 0% introductory rate on purchases for first 6 billing cycles. 	<ul style="list-style-type: none"> Receive 10,000 bonus reward points (\$100) after spending \$3,000 in the first 3 months. 0% introductory rate on balance transfers for first 6 billing cycles. 0% introductory rate on purchases for first 6 billing cycles.
Interest Rate	Prime + 6.74%-17.74% rate range, which is determined by credit history. ¹	Prime + 5.74%-16.24% rate range, which is determined by credit history. ¹
Rewards	<ul style="list-style-type: none"> 1% in reward points on all purchases; capped at 50,000 points annually and expire after 2 years.² Rewards can be redeemed for cash back (statement credit), merchandise or travel through UChoose Rewards.com. 	<ul style="list-style-type: none"> 1.5% in reward points on all purchases; no cap, but expire after 2 years.² Rewards can be redeemed for cash back (statement credit), merchandise or travel through UChoose Rewards.com.
Annual Fee	\$0.00	\$125.00

¹ The rate is variable, meaning it will vary with the market based on Prime Rate.

² Rewards can be redeemed for cash back, merchandise or travel through UChooseRewards.com. Points are applied automatically and can be redeemed following the first of each month.

CARDVALET®

YOUR TRANSITION TO BANK FIRST

Use CardValet to take a proactive approach in deterring fraud on your account. Set up fraud protection, control spending, and set a company policy around your spending! Download CardValet from the App Store or Google Play to get started. **If you are currently utilizing CardValet with Hometown Bank, you will need to establish new login credentials, controls, and alerts with your Bank First business debit card(s) on or after Monday, February 13.**

- Real-time alerts keep you informed when your cards are used.
- Transaction controls allow your cards to work only in specific locations or geographic areas.
- Set spending limits, establish controls by location, and change parameters via your mobile device.
- Select merchant codes, set spending thresholds, choose location parameters, and more to help ensure purchases are in line with your company policies. You can even turn your employees' cards on and off in real time.

BUSINESS ONLINE BANKING

YOUR TRANSITION TO BANK FIRST

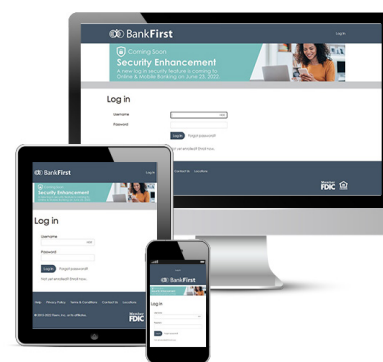
Hometown Bank's Business Online Banking will remain active until **3:00 P.M.** on Friday, February 10. At that time, this service will be disabled until Bank First's Business Online and Mobile Banking become available on Monday, February 13. During this timeframe, you will not be able to view your existing accounts, make transfers or complete other actions.

Bank First's Business Online and Mobile Banking services will become available on Monday, February 13. At that time, the Hometown Bank website will be re-routed to www.bankfirst.com. Pages 25 and 26 of this guide contain step-by-step instructions for enrolling in Bank First's Business Online and Mobile Banking services. Great news! You will be able to use the same username and password (or token) that you're currently using today. In addition, you will have access to your Hometown Bank transaction history.

BANK FIRST'S BUSINESS ONLINE BANKING

Bank First's Business Online Banking platform will offer similar functionality and capabilities to the platform you are currently utilizing with Hometown Bank. With Bank First's Business Online Banking, you will be able to:

- Review account balances in real time
- Review transactions in real time
- Transfer funds between Bank First accounts or make loan payments
- View and print your eStatement instead of receiving paper statements (optional)
- View and print check copies
- Activate account alerts
- Access Business Online Bill Pay
- Deposit checks (with the Bank First goBank Business app)
- Place stop payments on checks
- Plus so much more!



BUSINESS ONLINE BILL PAY

YOUR TRANSITION TO BANK FIRST

Hometown Bank's Business Bill Pay will remain active until **3:00 P.M.** on Friday, February 10. At that time, Business Bill Pay will be disabled until Bank First's Business Bill Pay system becomes available on Tuesday, February 14. All payee information you currently have set up with Hometown Bank will convert to Bank First; **however, future dated payments, recurring payments, history, and account-to-account transfer payments will not.** Any history needed from Hometown Bank's Business Bill Pay should be printed prior to conversion. All recurring payments must be re-established within the platform. Please refer to page 27 of this guide for step-by-step instructions on how to set up recurring payments within Bank First's Business Bill Pay.

ACH MANAGER

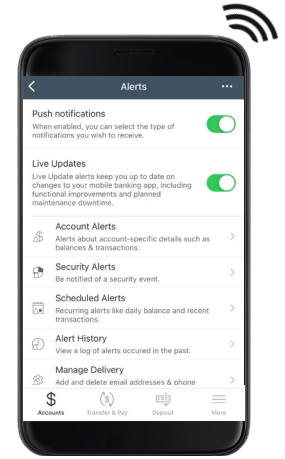
YOUR TRANSITION TO BANK FIRST

Bank First's ACH Manager will offer similar functionality and capabilities to the platform you are currently utilizing with Hometown Bank. Our ACH transfer module allows file uploads or template ACH processing. Currently, Hometown Bank can process files up to 6:00 P.M. for next business day ACH processing. With Bank First, the cut-off time for next business day ACH processing is 5:00 P.M. In addition, Bank First offers same day ACH processing with a cut-off time of 12:00 P.M.

REAL-TIME ACCOUNT ALERTS

YOUR TRANSITION TO BANK FIRST

Create custom mobile alerts to monitor account balances and activity, receive deposit and withdrawal notifications, and control security alerts. Certain alerts are actionable, letting you initiate money movement right from the notification. Interact with the alerts by swiping or tapping. To activate mobile alerts, log into the Bank First goBank Business app and select 'More' from the main menu, then tap the 'Alerts' tile. In addition, you can enroll through the desktop version of Bank First's Business Online Banking. **If you are currently utilizing alerts within Hometown Bank's Business Online Banking, you will need to re-establish those alerts within the Bank First platform on or after Monday, February 13.**



CHECKS

YOUR TRANSITION TO BANK FIRST

You may continue using your Hometown Bank checks after the conversion of your account(s). Once you run out of checks, you may order new ones under the Bank First name and routing number via our website at www.bankfirst.com or by contacting your local office. The routing number for Bank First is **075901134**. The routing number for Hometown Bank will continue to work for at least six months after the merger; however, we encourage you to transition your checks over to the new routing number in the near future.

BANK FIRST BUSINESS CHECKS

To help simplify the transition from Hometown Bank to Bank First, we encourage you to order replacement checking supplies (checks, deposit tickets, and endorsement stamp) for your business early. Starting January 2, take advantage of a discount up to \$150.00 on your initial order of supplies through our preferred supplier, Deluxe®. Supplies can be ordered through Deluxe by calling 800-503-8744. You will need to provide them your Hometown Bank routing number (listed on your current business checks), Bank First's routing number: **075901134**, and your account number. When calling, be sure to mention Hometown Bank Replacement **Promo #5194**. If you place your order prior to February 13, please have your credit card ready for any balance due in excess of \$150. After February 13, any balance due in excess of \$150 can be billed to your account. The promo code is valid until December 31, 2023. You may begin using your replacement supplies on Monday, February 13. At that time, please destroy your Hometown Bank supplies.

AUTOMATIC PAYMENTS/DEPOSITS

The routing number for Hometown Bank will continue to work for at least six months after the merger; however, we encourage you to transition your ACH payments over to the new routing number in the near future. After Monday, February 13, you may contact your automatic payees you have established for debits and credits to update your bank's routing number to: **075901134**.

SAFE DEPOSIT BOXES

There's no better place to safely keep your important documents or valuables than a safe deposit box at Bank First. You will still enjoy access to your Safe Deposit Box with Bank First after the conversion. If you have questions regarding your box size and pricing, please contact us during regular business hours.

Have a Safe Deposit box at Hometown Bank's Appleton, Neshkoro, Redgranite or St. Cloud branch?

Your safe deposit box contents need to be removed and relocated to another office of your choice. Please arrange a time to close and transfer the contents of your safe deposit box prior to 3:00 P.M. on February 1, 2023. At that time, you will receive a voucher good for three years of free rental (of equal value) at another Bank First location with safe deposit box availability. The voucher may also be used at the current Hometown Bank branch in Wautoma, pending availability.

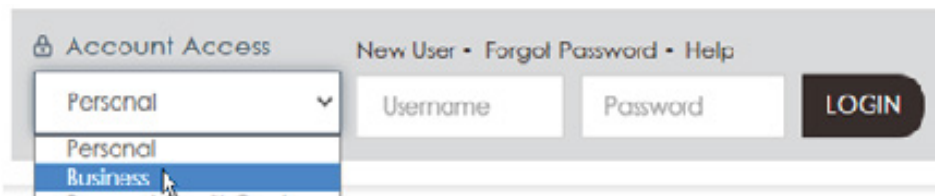
HOW TO SIGN IN TO BANK FIRST BUSINESS ONLINE BANKING ON MONDAY, FEBRUARY 13

If you are currently utilizing Business Online Banking at Hometown Bank, you may sign in to Bank First's Business Online Banking using the steps below. If you have any questions during the sign-in process, please call your local office or contact Guest Services (available Monday - Friday from 8:00 A.M. to 5:00 P.M.) by calling 920-652-3106 or emailing electronicbanking@bankfirst.com.

For your security, your Bank First Business Online Banking enrollment will be deactivated after three months of inactivity. To avoid deactivation, users are encouraged to login regularly to monitor their accounts.

- 1 Go to www.bankfirst.com. Using the Account Access box near the top right corner of the page, select "Business" from the drop down menu, enter your current Online Banking username and password (or token). Click "Login".

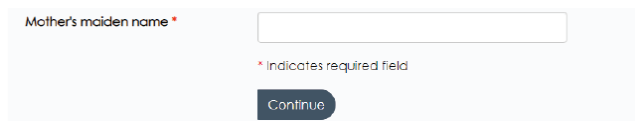
If you are a business currently utilizing Hometown Bank's personal online banking, you should continue to use the personal online account access with Bank First (please see instructions on pages 13 and 14 of this guide).



- 2 Review and accept Bank First's "Business Online Banking Terms and Conditions".

- 3 Set up three security challenge questions.

- 4 Establish your profile by entering your Mother's maiden name. Profile information along with your security challenge questions are used as an additional level of security to help authenticate your identity when logging in on new devices.



- 5 Congratulations! You are now ready to use Bank First's Business Online Banking.



BANK FIRST TIP

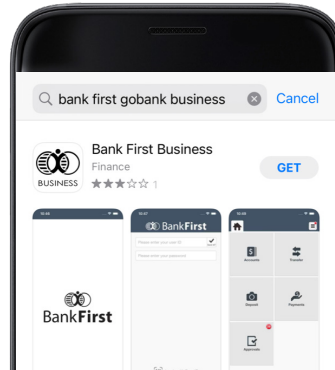
During the sign-in process, you may be prompted to enroll in eStatements. We encourage you to follow the prompts to enroll in eStatements, as they are a secure, convenient and environmentally friendly way to receive your monthly bank statements.

HOW TO SIGN IN TO BANK FIRST GOBANK BUSINESS MOBILE BANKING ON MONDAY, FEBRUARY 13

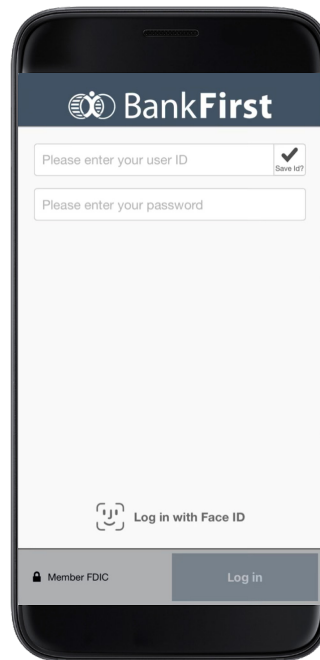
- 1 Download the **Bank First goBank Business** app from the App Store or Google Play, depending on your device.



Scan to download the Bank First goBank Business app now!



- 2 Open the **Bank First goBank Business** app and enter your login credentials. Great news! You will be able to use the same username and password (or token) that you're currently using with Hometown Bank.



← Username

← Password/Token

- 3 Congratulations! You are now ready to use Bank First's goBank Business Mobile Banking. With goBank Business, you can check balances on all your accounts, view transaction history, view checks, deposit checks, and transfer funds between eligible Bank First accounts from supported mobile devices and PDAs.



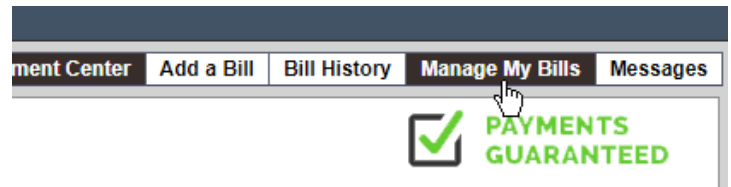
BANK FIRST TIP

DIGITAL WALLET:

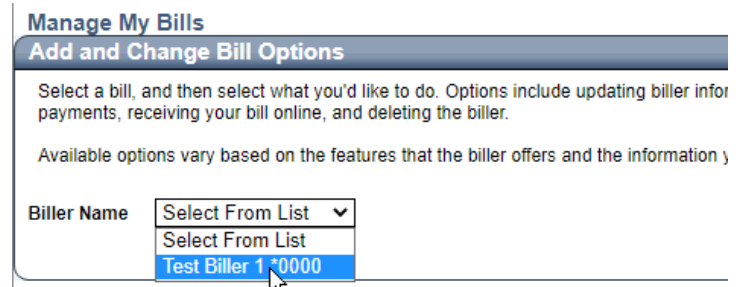
Leave your wallet at home! Now you can use Apple Pay®, Google Pay®, or Samsung Pay® with your Bank First debit or credit card to pay quickly and conveniently at checkout in stores, online and for in-app purchases.

HOW TO SET UP RECURRING PAYMENTS IN BUSINESS BILL PAY ON TUESDAY, FEBRUARY 14

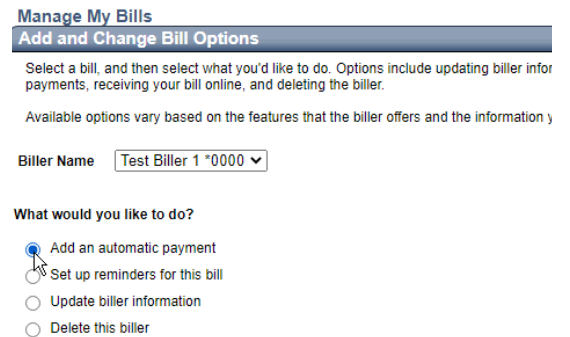
1 Within Business Bill Pay, select "Manage My Bills".



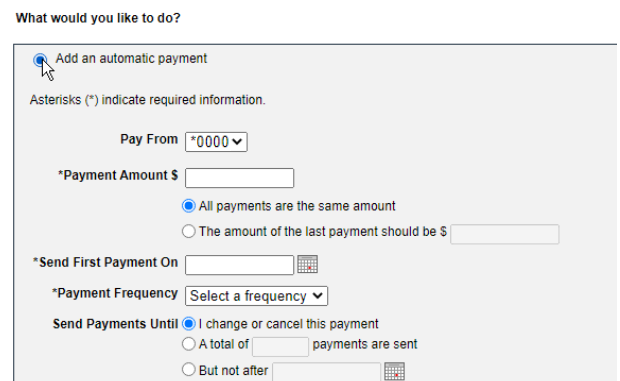
2 Select the Biller Name from the drop-down menu.



3 Select "Add an automatic payment".



4 Complete the automatic payment information and click "Save Changes".



FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

When will Hometown Bank become Bank First?

The merger will occur over the weekend of February 11, 2023. All Hometown Bank branches will close after normal business hours on Friday, February 10. The Fond du Lac (Sheboygan St. and Peters Ave.), Wautoma, Poynette, Pardeeville, and Cambridge branches will re-open as Bank First on Monday, February 13. The Appleton, Neshkoro, Redgranite, and St. Cloud branches will permanently close after normal business hours on Friday, February 10.

Hometown Bank branches will not be open on Saturday, February 11.

Can I go to a Bank First location for banking transactions?

For services related to Hometown Bank accounts, you should continue to visit Hometown Bank until the conversion is complete on Monday, February 13. After conversion, you can visit any Bank First location. Please refer to the back of this guide for a complete listing of locations effective Monday, February 13.

Who should I contact if I have questions with my account(s)?

Please contact your local office during regular business hours for questions regarding your account. A complete listing of locations effective Monday, February 13 is provided on the back of this guide.

Will I be able to access my account(s) during the conversion to Bank First?

Personal

While we have worked diligently to ensure you have a smooth transition to Bank First, there will be a brief period from Friday, February 10 until Monday, February 13 when you will be unable to fully utilize your accounts. During this timeframe, you will be able to view your existing Hometown Bank accounts online; however, you will not be able to make transfers or complete other actions.

Business

While we have worked diligently to ensure you have a smooth transition to Bank First, there will be a brief period from Friday, February 10 when Hometown Bank's Business Online Banking is disabled until Monday, February 13 when Bank First's Business Online and Mobile Banking services become available that you will not have access to your business account(s).

Will the Hometown Bank phone numbers change?

No, all branch phone numbers will remain the same.

Will my branch hours stay the same?

Yes, your branch hours will remain the same! Please refer to the back of this guide for a complete listing of locations effective Monday, February 13.

Will the Hometown Bank ATMs be available during conversion weekend (February 10-12)?

Hometown Bank ATMs at the Fond du Lac (Peters Ave.), Wautoma, Poynette, Pardeeville, and Cambridge branches will be converted approximately two weeks prior to the merger; however, the ATMs may be interrupted intermittently while the conversion takes place. Please refer to the back of this guide for a complete listing of locations effective Monday, February 13.

What is the routing number for Bank First?

The routing number for Bank First is **075901134**. The routing number for Hometown Bank will continue to work for at least six months after the merger; however, we encourage you to transition your checks and ACH payments over to the new routing number in the near future.

Can I use my Hometown Bank checks after the merger?

Yes, you may continue using your Hometown Bank checks after the conversion of your account. Once you run out of checks, you may order new ones under the Bank First name via our website at www.bankfirst.com or by contacting your local office. Be sure to update your routing number to **075901134** at that time!

Personal

Please refer to the "Checks" section on page 12 for additional information regarding replacement checks.

Business

Please refer to the "Checks" section on page 24 for additional information regarding replacement checks and supplies.

FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS (continued)

What will happen with my Hometown Bank credit card(s)?

Elan Credit Card Holders

Your Elan personal credit cards have and will continue to be serviced by Elan Financial Services. If you have any questions, need assistance with your cards, or want to make a payment, please contact Elan Customer Support at 1-866-234-4691.

Bankers' Bank Credit Card Holders

If you are a Bankers' Bank personal credit card holder, a separate letter with detailed information regarding your credit card account was mailed to you. Please refer to the letter for information specific to your credit cards and if any action is needed by you.

ELECTRONIC BANKING QUESTIONS

What is the Bank First website?

Bank First's website is: www.bankfirst.com. On Monday, February 13, the Hometown Bank website will be redirected to the Bank First website. Should you need to reference the information in this Welcome Guide, you can visit the Bank First website at any time.

How do I log into Bank First's Online Banking?

Personal

Please see instructions on pages 13 and 14 of this guide for complete details.

Business

Please see instructions on pages 25 and 26 of this guide for complete details. If you are a business currently utilizing Hometown Bank's personal online banking, you should continue to use the personal online account access with Bank First (please see instructions on pages 13 and 14 of this guide).

Do I need to re-enroll in Bank First's Online and Mobile Banking services?

No, you will not need to re-enroll in Online Banking. Your current Online Banking profile with Hometown Bank will transfer over to Bank First.

Personal

Please refer to the Online and Mobile Banking Guides on pages 13 and 14 for more information.

Business

Please refer to the Business Online and Business Mobile Banking Guides on pages 25 and 26 for more information.

What will happen to my Bill Pay account?

Personal

Hometown Bank's Bill Pay will remain active until **3:00 P.M.** on Friday, February 10. At that time, Bill Pay will be disabled until Bank First's Bill Pay system becomes available on Monday, February 13. Bill Pay data converted from Hometown Bank to Bank First will include customer profile information, bank account(s), payees, future dated payments, recurring payments, history, and account-to-account transfer payments. However, person-to-person (Popmoney) information will not convert.

Business

Hometown Bank's Business Bill Pay will remain active until **3:00 P.M.** on Friday, February 10. At that time, Business Bill Pay will be disabled until Bank First's Business Bill Pay system becomes available on Tuesday, February 14. All payee information you currently have set up with Hometown Bank will convert to Bank First; however, future dated payments, recurring payments, history, and account-to-account transfer payments will not. Any history needed from Hometown Bank's Business Bill Pay should be printed prior to conversion. All recurring payments must be re-established within the platform. Please refer to page 27 of this guide for step-by-step instructions on how to set up recurring payments within Bank First's Business Bill Pay.

Will I continue receiving eStatements if I am currently enrolled with them at Hometown Bank?

Yes, if you are currently enrolled in eStatements you will continue to receive eStatements through Online Banking. There is no need to re-enroll. However, you will receive a final statement from Hometown Bank on paper dated Friday, February 10.

FREQUENTLY ASKED QUESTIONS

ELECTRONIC BANKING QUESTIONS (continued)

What will happen to Telebanc (telephone banking)?

Hometown Bank's Telebanc will remain active until **3:00 P.M.** on Friday, February 10. Telebanc will become available on Monday, February 13 under the Bank First name and number: 1-800-676-7535.

DEPOSIT ACCOUNT QUESTIONS

Will there be changes to my deposit account(s)?

The current names, features, and benefits of your Hometown Bank deposit accounts will be converted to similar Bank First deposit accounts.

Personal

Please refer to the "Important Account Changes" section on page 4 of this Welcome Guide for more information, as well as the accompanying disclosures for specific information.

Business

Please refer to the "Important Business Account Changes" section on page 15 of this Welcome Guide for more information, as well as the accompanying disclosures for specific information.

Will automatic transfers, automatic loan payments, and direct deposits continue to work?

Direct deposits will continue to be deposited directly into your account(s). Automatic payments that are set up using a routing number and checking or savings account number (ACH) will continue to work. However, if payments are set up via your debit card, those will need to be updated with your new debit card information prior to Monday, February 13.

Will my account number(s) change?

In almost all cases, account numbers will remain the same. There are a small number of duplicate account numbers between the two banks. We have worked with these customers prior to the merger to change those account numbers.

Will the service charges associated with my account(s) change?

Depending on your account, your service charges may change.

Personal

Please review Bank First Personal Checking, Personal Savings Accounts, and Personal Money Market Accounts on pages 5-7 of this guide, as well as the accompanying disclosures for specific information.

Business

Please review Bank First Business Deposit Accounts on pages 16-17 of this guide, as well as the accompanying disclosures for specific information.

Will the statement date for my account(s) change?

Yes, the statement date for your accounts will change. You will receive your last Hometown Bank statement as of Friday, February 10.

Personal

Personal statements for Bank First Checking Accounts will be processed on the 15th of each month, starting Wednesday, March 15. Personal statements for Bank First Savings Accounts will be processed quarterly, starting Saturday, March 25.

Business

Business statements for Bank First accounts will be processed on the last day of each month, starting Tuesday, February 28.

Will the interest rates and terms on my IRA(s) remain the same?

Yes, interest rates and terms you currently receive from Hometown Bank will remain in effect until maturity; however, your IRA will not automatically renew. You will receive a notice of non-renewal approximately 30 days in advance of the maturity date. At that time, you will be contacted to discuss your renewal options. New account documentation and disclosures will be provided thereafter.

FREQUENTLY ASKED QUESTIONS

DEPOSIT ACCOUNT QUESTIONS (continued)

Will the interest rates and terms on my CD(s) remain the same?

Yes, interest rates and terms you currently receive from Hometown Bank will remain in effect until maturity. If your CD is set to automatically renew, it will continue to do so, and you will receive a notice including new account documentation and disclosures. If your current term is not offered at Bank First, your CD will renew into the next lowest term available. Upon renewal, interest is compounded and credited to your account semi-annually. If you currently receive your CD interest as a check or transfer, your interest frequency will remain the same.

If your current term is 180 days or less, your CD will not automatically renew. You will receive a notice of non-renewal approximately 30 days in advance of the maturity date. At that time, you will be contacted to discuss your renewal options. New account documentation and disclosures will be provided thereafter.

What happens if I have a Health Savings Account?

Your existing Health Savings Account will be transferred to Bank First. You may continue to use your existing HSA checks. A Bank First HSA debit card will be sent to you prior to Monday, February 13.

LOAN QUESTIONS

Will the merger affect my existing Hometown Bank loan(s)?

No changes will be made to the payments, interest rates, or other terms of your existing loan until maturity.

Will my loan number(s) change?

In almost all cases, loan numbers will remain the same. There are a small number of duplicate loan numbers between the two banks. We have worked with these customers prior to the merger to change those loan numbers.

Will my loan statement change?

Personal

Yes, mortgage and consumer loan customers will begin receiving a monthly loan billing statement from Bank First. Electronic loan notices are also available within Online Banking.

Business

Yes, business loan customers will begin receiving a monthly loan billing statement from Bank First. Electronic loan notices are also available within Business Online Banking.

Will I be able to continue using my loan coupons when I submit my loan payment?

Yes, you can continue to use your existing loan coupons. However, loan coupons are not necessary when making your loan payment, therefore you will not receive additional loan coupons.

Where do I mail my loan payments made on or after Friday, February 10?

Payments can be made at or mailed to any branch location. We recommend setting up automatic payments or making payments via Online Banking for your convenience.

Can I still view my loan(s) and make a loan payment online?

Yes, you will be able to view your loans and make loan payments online.

My loan payment is automatically deducted from my deposit account. Will that service continue?

Yes, automatic payments will continue as usual, on the same schedule.

Who will be servicing my loan(s)?

Bank First services a vast majority of our loans locally. You can expect to receive exceptional customer service and personal attention from the same friendly faces you've come to know at Hometown Bank.

What will happen with my property tax escrow?

You will receive your property tax escrow check around December 20, 2023, and will be responsible for bringing the check to your local municipality for payment. If your local municipality accepts electronic ACH payments, you will receive enrollment information later in the year.

What is happening to my loan application?

In most cases, applications taken prior to Friday, February 10, will continue to be processed by Hometown Bank. Any applications taken on or after Friday, February 10, will be processed by Bank First.

BANK FIRST LOCATIONS AS OF FEBRUARY 13, 2023

APPLETON

4201 W. Wisconsin Avenue
Appleton, WI 54913
920-733-1927

ASHWAUBENON

2865 S. Ridge Road
Green Bay, WI 54304
920-499-0500

BELLEVUE

2747 Manitowoc Road
Green Bay, WI 54311
920-469-0500

CAMBRIDGE

221 W. Main Street
Cambridge, WI 53523
608-423-3226

CEDARBURG

W61 N529 Washington Ave.
Cedarburg, WI 53012
262-377-3800

CLINTONVILLE

135 S. Main Street
Clintonville, WI 54929
715-823-3131

DENMARK

103 E. Main Street
Denmark, WI 54208
920-863-2161

FOND DU LAC

80 Sheboygan Street
Fond du Lac, WI 54935
920-907-0788

FOND DU LAC

245 N. Peters Avenue
Fond du Lac, WI 54935
920-907-2220

IOLA

295 E. State Street
Iola, WI 54945
715-445-3211

KIEL

110 Fremont Street
Kiel, WI 53042
920-894-2215

MANITOWOC

2915 Custer Street
Manitowoc, WI 54220
920-652-3110

MANITOWOC

402 N. 8th Street
Manitowoc, WI 54220
920-652-3100

MISHICOT

110 Baugniet Street
Mishicot, WI 54228
920-755-4200

OSHKOSH

1159 N. Koeller Street
Oshkosh, WI 54902
920-237-5126

PARDEEVILLE

512 S. Main Street
Pardeeville, WI 53954
608-429-9400

PLYMOUTH

2700 Eastern Avenue
Plymouth, WI 53073
920-893-1611

POYNETTE

105 S. Main Street
Poynette, WI 53955
608-635-4351

REEDSVILLE

427 Manitowoc Street
Reedsville, WI 54230
920-754-4366

SHAWANO

835 E. Green Bay Street
Shawano, WI 54166
715-201-0390

SHEBOYGAN

2600 Kohler Memorial Drive
Sheboygan, WI 53081
920-694-1900

TOMAH

110 W. Veterans Street
Tomah, WI 54660
608-372-2265

TWO RIVERS

1703 Lake Street
Two Rivers, WI 54241
920-793-2274

VALDERS

167 Lincoln Street
Valders, WI 54245
920-775-4740

WATERTOWN

104 W. Main Street
Watertown, WI 53094
920-262-2900

WAUPACA

111 Jefferson Street
Waupaca, WI 54981
715-258-5511

WAUTOMA

105 Plaza Road
Wautoma, WI 54982
920-787-0160

WHITELAW

202 N. Hickory Street
Whitelaw, WI 54247
920-732-4551



ATM
Location



Safe Deposit
Box Location



Scan to view a
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hours by location.