



Peoples
STATE BANK



BankFirst

Welcome Guide

IMPORTANT INFORMATION ENCLOSED

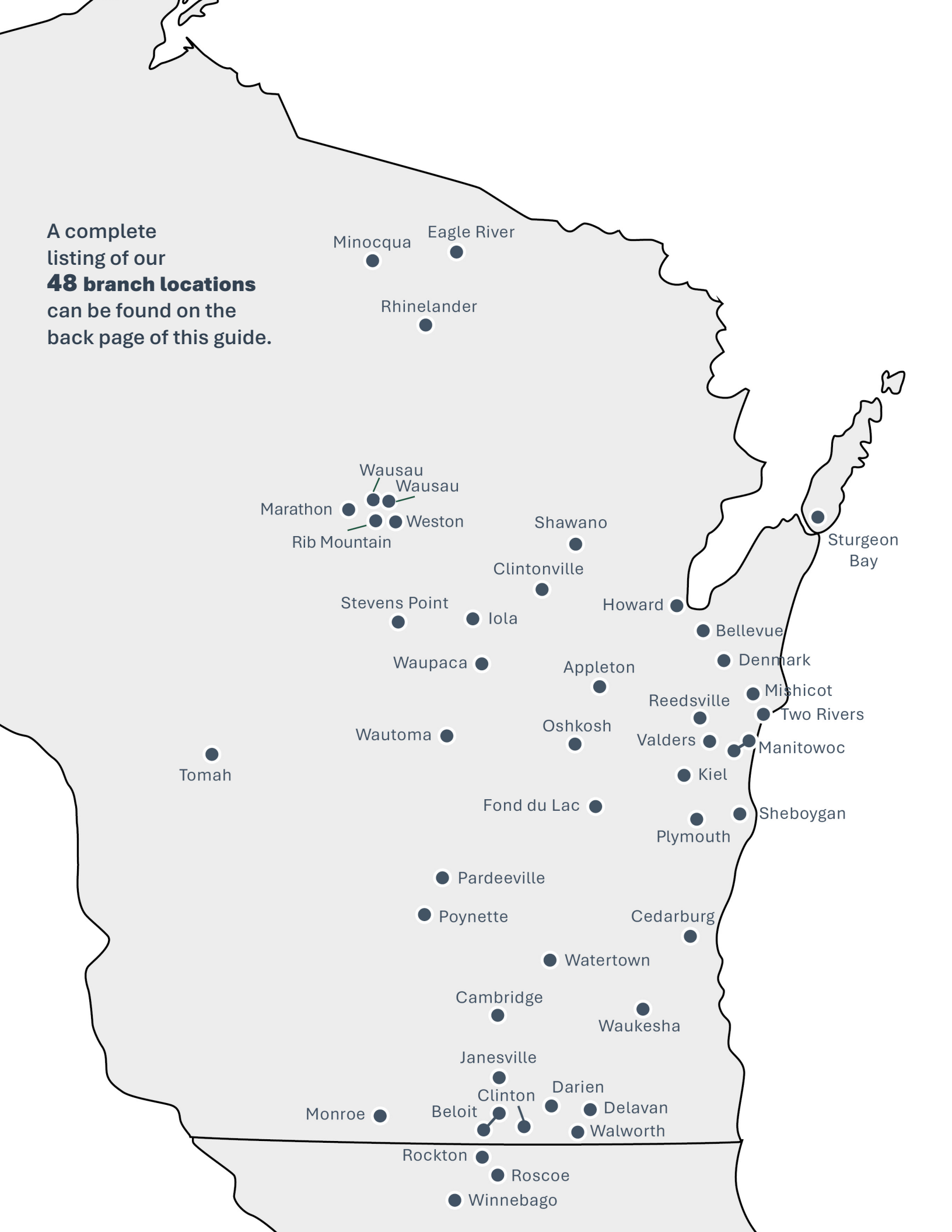
**Peoples State Bank becomes Bank First
on Monday, December 7, 2026**

We've put together this guide to help make your transition to Bank First as easy as possible. Please take a few moments to review the important information and key dates inside, and keep this guide nearby as we approach the transition.



A copy of this Welcome Guide, along with complete account disclosures, is being mailed at the household level to minimize duplicate mailings. Please review and share it with all account holders in your household. An electronic version is available at bankfirst.com/peoples-merger

A complete listing of our **48 branch locations** can be found on the back page of this guide.





On Monday, December 7, 2026, Peoples State Bank will officially open as Bank First, marking the final step as we transition to the Bank First name and banking systems.

You chose Peoples State Bank because of the relationships, service, and commitment to community you found there. Those same values are at the heart of why Peoples State Bank chose to join Bank First. As we move forward together, we know it's our responsibility to build on what you value and continue earning your trust.

Our teams have been working together to make this transition as smooth as possible for you. While the name on the door and some of our systems are changing, you will continue working with the local team you know and trust, now with access to additional resources and expanded capabilities to support your financial needs.

Our commitment extends beyond banking. We believe being a community bank means investing in the places we serve, and we are committed to continuing to support the local organizations, events, and initiatives that make the communities you call home stronger.

This Welcome Guide includes important information about your accounts, details about upcoming changes, and an overview of the products and services available to you at Bank First. Your existing Peoples State Bank accounts have been matched with comparable Bank First accounts.

We've worked to make this transition as seamless as possible. Your routing number will stay the same, you can continue using your existing checks, and your automatic deposits and payments will continue as usual. That includes Social Security, payroll direct deposit, and recurring electronic payments.

You'll also have the added benefit of Bank First's \$100 overdraft grace, which means no overdraft fee when your available account balance is overdrawn by \$100 or less.

We are proud to build on the strong relationships and community commitment established by Peoples State Bank. We look forward to earning your trust and showing you what you can expect from Bank First in the years ahead.

If you have questions along the way, please reach out to your local branch or relationship manager. A complete list of branch locations and phone numbers is available on the back page of this guide.

Thank you for the opportunity to serve you. We look forward to welcoming you to Bank First!

Mike Molepske
Chief Executive Officer, Chairman of the Board
Bank First
920-652-3202
mmolepske@bankfirst.com

Tim McFarlane
President
Bank First
920-907-0862
tmcfarlane@bankfirst.com

"We know trust is earned through more than the services we provide.

It's built through relationships, being there when you need us, and investing in the communities we serve."

~ Mike Molepske

TABLE OF CONTENTS

IMPORTANT DATES & TIMELINE	5
PERSONAL ACCOUNT COMPARISON	6-8
PERSONAL ACCOUNTS	6
CERTIFICATES OF DEPOSITS	7
SAFE DEPOSIT BOXES	8
BUSINESS ACCOUNT COMPARISON	9
TREASURY MANAGEMENT	10-12
ADDITIONAL SERVICES	13-14
DEBIT CARDS	13
ATM ACCESS	13
CHECKS	13
CREDIT CARDS	14
OVERDRAFT & SERVICE UPDATES	14
DIGITAL BANKING	15-17
ONLINE BILL PAY	15
PERSON-TO-PERSON PAYMENTS (ZELLE®)	15
TRANSFERS	15
AUTOMATIC PAYMENTS/DEPOSITS	16
REAL-TIME ACCOUNT ALERTS	16
CARD MANAGEMENT	16
TELEBANC	16
ELECTRONIC STATEMENTS	16
DIGITAL BANKING ENROLLMENT	17
SUPPORT & RESOURCES	18
FREQUENTLY ASKED QUESTIONS	19-21
BANK FIRST PRODUCTS & SERVICES	22-30
PERSONAL CHECKING	22
PERSONAL SAVINGS	23
PERSONAL MONEY MARKET	24
PERSONAL LOAN PRODUCTS	25
BUSINESS DEPOSIT ACCOUNTS	26-27
BUSINESS LOAN PRODUCTS	28
TREASURY MANAGEMENT SERVICES	29
TRUST AND WEALTH MANAGEMENT SERVICES	30
ONLINE DEMONSTRATIONS	31
LOCATIONS & PHONE NUMBERS	Back Page

WHAT SHOULD I DO NOW? For now, take a few minutes to review the key dates and upcoming changes outlined in this guide, particularly those beginning the week of November 30. As we get closer to the merger, watch your email and mailbox for additional information from Peoples State Bank and Bank First. We'll send reminders along with a helpful checklist outlining important steps to take before the merger on December 4.

QUESTIONS? WE'RE HERE TO HELP!

Your local office is always the best place to start. Call your local number and select the option that best matches your question. We'll connect you with the right team.

NEED TO CALL US?

See the back page for all locations and phone numbers.

IMPORTANT DATES & TIMELINE

The dates below are important as we transition your Peoples State Bank accounts to Bank First. Please review them carefully and note any dates or times that may affect you. All times listed throughout this guide are Central Time (CT).

Cash/Treasury Management customers should also refer to pages 11-12 for important information about ACH, Wires, Positive Pay, and Remote Deposit Capture.

We've worked to make this transition as seamless as possible.
Your routing number will stay the same, you can continue using your existing checks,
and automatic deposits and payments will continue as usual.

THURSDAY December 3	@ 3:00 p.m. Peoples Consumer and Business Bill Pay and iPay Payroll will be disabled. Before this time we recommend reviewing any bills due between December 3-7 and schedule those payments in advance.
FRIDAY December 4	The following services will be disabled: @1:00 p.m. Positive Pay check exceptions and ACH block/filter exceptions @2:00 p.m. Waukesha location closed @3:30 p.m. ACH Origination @4:00 p.m. QuickBooks/Intuit, Positive Pay check issue file uploads, ACH block/filter additions or changes, Account Reconciliation, Online Wires, and Onsite Deposit @ 4:00 p.m. Peoples Online Banking, Business Online Banking, Mobile Banking, Zelle® and Telephone Banking will be disabled. You will not be able to view your existing accounts, make transfers, or complete other actions over the weekend.
SATURDAY December 5	All Peoples branches will be closed to prepare for the transition.
MONDAY December 7	Peoples State Bank offices open as Bank First! Bank First Online Banking, Mobile Banking, Online Bill Pay, and Telebanc will be available. Download the goBank app (<i>see pages 15-17</i>). You can activate and begin using your Bank First Debit Card (<i>see page 13</i>). Delete the Peoples Mobile Banking app from your device.

**STAY
ALERT FOR
POTENTIAL
SCAMS**

While we work through the system conversion, scammers may try to take advantage of the situation. We will never call, text, or email to ask for your password, PIN, or one-time verification codes.

If you receive an unexpected request for this information, do not click any links or provide details. Instead, verify the request by calling or visiting your local branch. Your safety and security is our top priority.

FOR TIPS ON HOW TO STAY SAFE, VISIT:
bankfirst.com/fraud

PERSONAL ACCOUNTS

IMPORTANT INFORMATION ABOUT UPCOMING ACCOUNT CHANGES

Your Peoples State Bank personal account(s) will transition to the Bank First account that most closely matches your current account. If you'd like to explore other account options, please call or visit your local office. We'll be happy to help you find the account that best fits your needs. For complete details about your account, refer to the charts on the following pages and the corresponding page(s) in the enclosed disclosure packet.

PERSONAL CHECKING ACCOUNTS

IF YOUR CURRENT PEOPLES ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PACKET PAGE #:
Peoples Edge Checking Peoples Private Edge Plus Checking	Simply First Checking (born 1/1/1965 - 12/31/2001) ¹	24
	Senior First Checking (born on or before 12/31/1964) ¹	25
	Student First Checking (born on or after 1/1/2002) ¹	26
Peoples Balance Banking Checking	Simply First Checking	24
Peoples Student Edge Checking	Student First Checking	26
Peoples Interest Checking Retired NOW Checking (also known as Lifetime NOW) Peoples Private Personal Checking	First Rate Checking	23
Peoples Advantage Money Market Peoples Money Market Plus	Money Market Elite	27
Peoples Private Money Market	<i>A relationship manager will be contacting you prior to the merger to discuss your best account options.</i>	
Health Savings	Health Savings	28

PERSONAL SAVINGS ACCOUNTS

IF YOUR CURRENT PEOPLES ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PACKET PAGE #:
Peoples Savings	First Savings (born on or before 12/31/2008) ¹	30
	Kids' Club (born on or after 1/1/2009) ¹	31
Peoples Home Savers	First Savings	30
WUTMA Savings	Kids' Club	31
IRA Savings (Traditional or Roth)	IRA Savings	32
Peoples Super Saver	Super Saver Savings	33

¹Dates reflect the birth date of the Primary Account Holder.

PERSONAL ACCOUNTS

CERTIFICATES OF DEPOSIT

Your current CD or IRA CD interest rate and term will remain the same until maturity. Most CDs and IRA CDs set to automatically renew will continue to do so. If your current term is not offered at Bank First, it will renew into the next lowest term available, as shown in the chart below. The exception is CDs and IRA CDs with terms of 180 days or less, which will not automatically renew. You'll receive a notice approximately 30 days before maturity, and we'll contact you to discuss your renewal options.

Following renewal, interest will be compounded and credited semi-annually. If you currently receive interest by check or transfer, your payment frequency will remain the same.

PEOPLES PRODUCT	BANK FIRST PRODUCT	AUTO RENEWAL TERM
3 Month CD	3-12 Month CD	Single Maturity
6 Month CD	6 Month CD	6 Month CD
7 Month CD	6 Month CD	6 Month CD
11 Month CD	11 Month CD Special	12 Month CD
12 Month CD	12 Month CD	12 Month CD
13 Month CD	13 Month CD Special	12 Month CD
18 Month CD	18 Month CD	18 Month CD
24 Month CD	24 Month CD	24 Month CD
36 Month CD	36 Month CD	36 Month CD
48 Month CD	48 Month CD	48 Month CD
60 Month CD	60 Month CD	60 Month CD
12 Month HSA CD	12 Month HSA CD	12 Month HSA CD
24 Month HSA CD	24 Month HSA CD	24 Month HSA CD
36 Month HSA CD	36 Month HSA CD	36 Month HSA CD
1 Month IRA CD	Less than 3 Month IRA CD	Single Maturity
3 Month IRA CD	3-12 Month IRA CD	Single Maturity
6 Month IRA CD	6 Month IRA CD	6 Month IRA CD
7 Month IRA CD	7 Month IRA CD Special	6 Month IRA CD
11 Month IRA CD	11 Month IRA CD Special	12 Month IRA CD
12 Month IRA CD	12 Month IRA CD	12 Month IRA CD
13 Month IRA CD	13 Month IRA CD Special	11 Month IRA CD
18 Month IRA CD	18 Month IRA CD	18 Month IRA CD
24 Month IRA CD	24 Month IRA CD	24 Month IRA CD
36 Month IRA CD	36 Month IRA CD	36 Month IRA CD
48 Month IRA CD	48 Month IRA CD	48 Month IRA CD
60 Month IRA CD	60 Month IRA CD	60 Month IRA CD

PERSONAL ACCOUNTS

SAFE DEPOSIT BOX

Your Peoples State Bank safe deposit box agreement will continue with Bank First. The chart below outlines box sizes and annual fees, including options with and without automatic payment. If you have questions or would like to make changes to your box or payment method, please contact your local office. We're happy to help.

PEOPLES BOXES			BANK FIRST BOXES		
Box Size	Annual Fee (Auto Pay)	Annual Fee (No Auto Pay)	Product Name	Annual Fee (Auto Pay)	Annual Fee (no Auto Pay)
3 x 5 x 22	\$25.00	\$35.00	Medium	\$30.00	\$36.00
5 x 5 x 22	\$35.00	\$45.00			
3 x 10 x 22	\$40.00	\$50.00	Large	\$35.00	\$42.00
4 x 10 x 22	\$45.00	\$55.00			
5 x 10 x 22	\$50.00	\$60.00	X-Large	\$45.00	\$54.00
6 x 10 x 22	\$60.00	\$70.00			
10 x 10 x 22	\$75.00	\$85.00			
10 x 15 x 22	\$80.00	\$90.00			

OTHER FEES:

- Safe deposit box drilling fee is \$300.00
- Lost key replacement fee \$35.00

Save With Auto Pay

Enroll in automatic payments for your safe deposit box rental and receive the Auto Pay discount. Contact your local office to enroll. If you're already enrolled in automatic payments, no action is needed.

BUSINESS ACCOUNTS

IMPORTANT INFORMATION ABOUT UPCOMING ACCOUNT CHANGES

Your Peoples State Bank business account(s) will transition to the Bank First account that most closely matches your current account. If you'd like to explore other account options, please call or visit your local office. We'll be happy to help you find the account that best fits your business needs. For complete details about your new account, refer to the chart below and the corresponding page(s) in the enclosed disclosure packet.

BUSINESS CHECKING ACCOUNTS

IF YOUR CURRENT PEOPLES ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PACKET PAGE #:
Business Base Checking	Small Business 100 Checking	36
Business Edge Checking	Basic Business 300 Checking	37
Business Premier Checking Public Funds	Premium Business Checking	38
Business Interest Checking Community Interest Checking IBRETA ¹ IOLTA ¹	First Rate Limited Business	23
Public Funds Interest Checking ²	First Rate Public Funds	23
Business Advantage Money Market Peoples Business Money Market Plus	Money Market Elite Business	40

¹If you have an IBRETA or IOLTA 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.

²Your account will continue to function the same way it currently does.

BUSINESS SAVINGS ACCOUNTS

IF YOUR CURRENT PEOPLES ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PACKET PAGE #:
Business Loan Savers Business Savings	First Savings Business	39

FOR CUSTOMERS USING INSURED CASH SWEEP (ICS®) OR CDARS®:

You may continue using your current PSB login to access historical statements until conversion. Starting Monday, December 7, a new user profile and login will be required. Step-by-step instructions guiding you through the setup process are available on the Bank First merger website page, or by scanning the QR code to the right.



TREASURY MANAGEMENT SERVICES

FAMILIAR FACES. EXPANDED SUPPORT.

At Peoples State Bank, you may know these services as Cash Management. At Bank First, we refer to them as Treasury Management services. Your familiar Peoples team will become part of Bank First's Treasury Management team, providing the same trusted relationships along with additional resources and support.

To help make the transition a little easier, **all business service charges will be waived for a period of three months**. Bank First is using this time to review your accounts, services, and fee structures to ensure it aligns with your current setups and fees you have today with Peoples.

Continue using the existing Peoples contact information through Friday, December 4. After that date, they can be reached at their new Bank First email address using their first initial and last name @bankfirst.com.



Jessica Hernandez
SVP - Treasury Management
jhernandez@bankfirst.com
Direct line: 608.363.8076



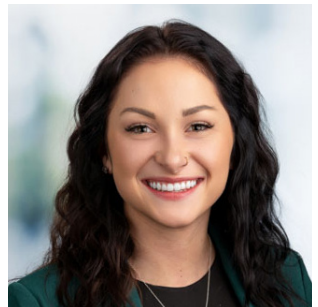
Gayle Boettcher
gayle.boettcher@
bankpeoples.com
Direct line: 715.847.4038
Cell: 715.301.5876



Brittany Walters
brittany.walters@
bankpeoples.com
Direct line: 715.847.4157



Kari Krahn
kari.krahn@
bankpeoples.com
Direct line: 715.847.4142
Cell: 715.881.0107



Amanda MacKay
amanda.mackay@
bankpeoples.com
Direct line: 715.847.4036



Jody Stevens
jody.stevens@
bankpeoples.com
Direct line: 715.847.4007



Stacy Herman
sherman@bankfirst.com
Direct line: 920.328.9882



Lindsay Theisen
ltheisen@bankfirst.com
Direct line: 920.907.6508



Rachel Scherer
rscherer@bankfirst.com
Direct line: 920.652.3204



Maria Konkel
mkonkel@bankfirst.com
Direct line: 920.652.3258



Spring Almanza
salmanza@bankfirst.com
Direct line: 608.363.8027



Tevin Francis
tfrancis@bankfirst.com
Direct line: 608.313.9106



Kia Yang
kyang@bankfirst.com
Direct line: 920.652.3164

TREASURY MANAGEMENT SERVICES

While many of these services are similar to those you use today, there may be differences in areas such as transaction limits, cutoff times and other service details. **Please review the following information carefully so you know what to expect.**

ACH MANAGER

ACH Manager allows you to send and receive electronic payments, including payroll, vendor payments, and customer debits and credits.

ACH PROCESSING CUT-OFF TIMES

- Next-business-day ACH: **5:00 p.m.**
- Same-day ACH: **12:00 p.m.**

Multi-factor authentication (MFA) will be completed by text message or phone call. Your current MFA app and tokens will no longer be used.

ACH TEMPLATES AND PARTICIPANTS

Your existing ACH templates and participants will transfer to Bank First and be ready for you December 7. We recommend reviewing them before initiating your first ACH transaction to make sure all information is accurate. For added peace of mind, you may also want to save a copy of any templates you'll need before Friday, December 4.

RECURRING ACH TRANSFERS

Beginning Monday, December 7, you can re-establish any recurring ACH transfers you'd like to continue. Existing recurring ACH transfers will not carry over as part of the transition to Bank First. Please download or save any records you may need before Friday, December 4.

ACH HISTORY

If you'd like to retain your ACH history, please download or save any records you may need before Friday, December 4. Previous ACH history will not transfer.

NACHA FILE CUSTOMERS

If you submit ACH files in NACHA format, changes are required beginning Monday, December 7:

1. Add the required offset record to your ACH file.
2. Replace the Peoples State Bank routing number with the Bank First routing number: **075901134**.
3. Files that are not updated will be rejected.

If you receive an error, please refer to the 'Resolving a NACHA Import Error' guide by scanning the QR code to the right.

ACH RETURNS, NOCS, AND EDI NOTIFICATIONS

ACH Returns, Notifications of Change (NOCs), and EDI information will be sent through secure email from the Federal Reserve. To help ensure you receive notifications, please add **notification@achedi.com** to your email's whitelist or contact list.

ACH LIMITS

ACH limits will function as a threshold rather than a hard stop. If your ACH activity exceeds your approved limit, it will be reviewed by our team.

BANK FIRST CUT-OFF TIMES

ACH Next-Business-Day Processing:
5:00 p.m. CT

ACH Same-Day Processing
12:00 p.m. CT



Please make note of important action items you may need to take **prior to and after December 4.**

Find Wire Manager, ACH, Positive Pay and RDC Guides on our website:



STAY ALERT DURING THE TRANSITION

Scammers may use times of change as an opportunity to impersonate trusted contacts, including members of our Treasury Management team. If you receive an unexpected request for sensitive information, don't click links or provide your password, PIN, or one-time verification codes. When in doubt, contact your Treasury Management representative directly or call Bank First at 920-652-3515.



TREASURY MANAGEMENT SERVICES

POSITIVE PAY

Positive Pay helps protect your accounts from fraud by allowing you to review and make decisions on presented check and ACH transactions.

CHECK POSITIVE PAY

- Your outstanding checks and file mapping templates will transfer to Bank First, helping provide continuity through the transition. Transaction history will not transfer.

ACH POSITIVE PAY

- Your existing ACH filters will transfer to Bank First, so they'll be in place following conversion. Transaction history will not transfer. As an added benefit, you'll be able to manage your ACH filters and ACH authorization rules online.

IMPORTANT: DECEMBER 4 TRANSACTIONS

Because transaction history will not transfer, exceptions will not be created on Monday, December 7, for transactions that post on Friday, December 4. Please review these transactions carefully. If an item needs to be returned, contact Treasury Management before 12:00 p.m. on Monday, December 7.

POSITIVE PAY DECISION CUTOFF

The Check and ACH Positive Pay decision cutoff will be 12:00 p.m. following the transition to Bank First. **This is one hour earlier than the current Peoples State Bank cutoff.**

WIRE MANAGER

Wire Manager provides a secure and convenient way to send domestic and international wire transfers through online banking. Authentication is completed by text message or phone call, making the process simpler by eliminating the MFA app, wire call-backs, and four-digit verification code. As an added benefit, Peoples customers will also be able to send international wires in foreign currency.

WIRE TEMPLATES

- Wire cutoff times are 2:00 p.m. for international, 3:00 p.m. for domestic.
- Existing wire templates will be converted and available after conversion on Monday, December 7.
- Please review all templates prior to use to confirm accuracy.
- New wire templates can be created by emailing the Wire Desk: wireexchange@bankfirst.com.

RECURRING WIRE TRANSFERS

- If you use recurring wire transfers, you'll need to re-establish them in Wire Manager beginning Monday, December 7, as existing recurring wires will not carry over during conversion.
- If you'd like to retain your wire history, please download or save any records you may need before Friday, December 4. Wire history will not transfer.

INTERNATIONAL/FOREIGN CURRENCY WIRES

Foreign currency wires are supported. When sending a foreign currency wire, include the requested currency in the Message to Beneficiary field to help ensure proper processing. Refer to the Wire Guide for instructions.

REMOTE DEPOSIT CAPTURE (RDC)

Remote Deposit Capture allows you to deposit checks electronically using a desktop scanner through online banking.

Scanner Setup

Your existing scanner will continue to work. However, a new scanner driver will need to be installed on Monday, December 7. An installation guide is available at bankfirst.com/peoples-merger

Deposit History

Before Friday, December 4, we recommend downloading or saving any RDC deposit history you'd like to keep for your records. Deposit history will not carry over as part of the transition to Bank First.

BANK FIRST CUT-OFF TIMES

Check and ACH
Positive Pay Decisioning
12:00 p.m. CT

International Wire
2:00 p.m. CT

Domestic Wire
3:00 p.m. CT

Wire Manager, ACH,
Positive Pay and
RDC Guides:



RDC Scanner
Installation Guide:



ADDITIONAL SERVICES

DEBIT CARDS

DEBIT CARD CHANGES DURING THE TRANSITION TO BANK FIRST

If you currently have a Peoples State Bank personal or business debit card or ATM card and have used your card within the past six months, you'll receive a new Bank First debit card prior to the transition.

WHAT TO EXPECT

- Continue using your Peoples State Bank card through Sunday, December 6, 2026.
- Beginning Monday, December 7, 2026, activate and use your new Bank First debit card.
- On December 7, please securely destroy your Peoples State Bank card and begin using your new Bank First card.

ACTIVATING YOUR NEW DEBIT CARD

- You may activate your new Bank First debit card beginning December 7, 2026, by calling 1-800-992-3808.
- During activation, you'll set your PIN. You can reuse your current PIN or choose a new one.

RECENTLY OPENED ACCOUNTS

If you opened your account at a Peoples State Bank branch on or after October 27, 2026, your new Bank First debit card will arrive on or shortly after December 7, 2026, unless different delivery or pickup arrangements were made at account opening.

A FEW IMPORTANT REMINDERS

- Your debit card number will change. Once your new card is activated, remember to update any automatic payments, subscriptions, digital wallets, or other services where your card information is saved.
- Keep your new Bank First debit card in a safe place until it's time to activate and begin using it on December 7.



ATM ACCESS

ATMs at Peoples State Bank branches will be converted to Bank First ATMs prior to the merger. During the conversion, ATM service may be temporarily interrupted. Please refer to the back of this guide for a complete listing of Bank First ATM locations available following the transition.



MONEYPASS® NETWORK

Beginning Monday, December 7, your ATM network will change from Allpoint to MoneyPass. With your new Bank First debit card, you'll have access to more than 40,000 surcharge-free MoneyPass ATMs nationwide. Simply look for the MoneyPass logo when using an ATM. ATM owners outside of the Bank First and MoneyPass networks may charge a fee. To find a surcharge-free ATM near you, visit [MoneyPass.com](https://www.MoneyPass.com).

CHECKS

There's no need to order new checks. You can continue using the Peoples State Bank checks you have today, even if they display the Peoples State Bank name and logo, after your account transitions to Bank First.

Your first order of replacement personal checks will be complimentary. Before placing your first business check order, please contact your Relationship Manager for information about the discount available on your initial order of checks and supplies. Once you receive your new Bank First checks, please securely destroy any remaining Peoples checks.

Automatic deposits and payments tied to your account, such as Social Security, payroll direct deposit, or recurring electronic payments, will continue without interruption. There is no need to update your account or routing number for these existing transactions.

For future reference, Bank First's routing number is 075901134

ADDITIONAL SERVICES

CREDIT CARDS

ELAN CREDIT CARD HOLDERS

If you have an Elan personal or business credit card, your card will continue to be serviced by Elan Financial Services, and you can continue using it as you do today.

For questions, account assistance, or to make a payment, contact Elan Customer Support:

Consumer Cards: **800-558-3424** Business Cards: **866-552-8855**

Beginning November 30, Elan credit card payments will no longer be accepted or processed through teller transactions. You can continue to make payments directly through Elan, including through your online Elan account.

Bank First also offers credit cards that may benefit you. To learn more, visit bankfirst.com or talk with your local branch.

OVERDRAFT SERVICES

PEOPLES OVERDRAFT PRIVILEGE

If you currently have Overdraft Privilege through Peoples State Bank, your existing overdraft limit will carry over to Bank First at conversion, so there is no action you need to take at this time. Your Peoples State Bank limit will remain as is for 30 days following conversion. Following the initial 30 days, your overdraft limit may be reviewed and adjusted based on your account activity. These changes are made entirely based upon account activity and change regularly; Bank First does not provide customer notification when limits are adjusted.

Bank First also offers resources for customers who may need additional help managing their account or avoiding overdrafts. Please contact your local office if you'd like to learn more.

BALANCE PROTECTOR

At Peoples State Bank, you may know this service as Balance Protector. At Bank First, we call it FirstFlex Link. Your service will continue automatically as part of the transition to Bank First, so there is no action you need to take.

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 \$10.00 per transfer fee.

SERVICE UPDATES

CASH ADVANCE

Beginning November 30 cash advances will no longer be available at Peoples offices.

PEOPLES SAVEUP PROGRAM

Peoples SaveUp makes saving automatic by rounding up each debit card purchase and transferring the difference from your checking account to your savings account. Effective December 5, the SaveUp feature will no longer be available, and your debit card purchases will process for the exact amount of each purchase. Bank First is currently evaluating a similar savings program that may be offered in the future.

LOYALTY PROGRAM

The Peoples Loyalty Program rewards customers who have an active checking account and multiple qualifying Peoples products with additional banking benefits. Effective December 5, the Peoples Loyalty Program will no longer be available. While Bank First does not offer a similar program, our focus is on delivering value across your entire banking relationship, with competitive products, helpful solutions, and personalized service.

BANK AT WORK PROGRAM

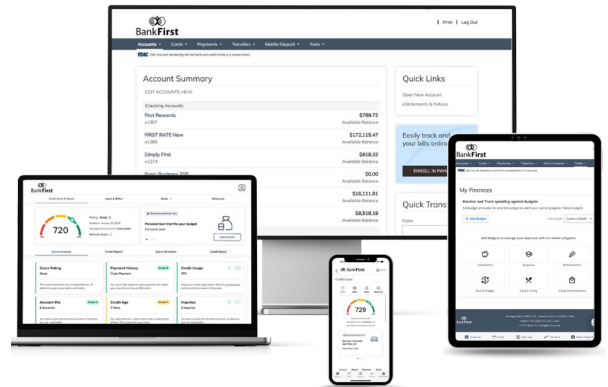
Peoples Bank at Work provides financial education, banking information, and certain cash incentives to employees of participating businesses. Effective December 5, the formal program will end, and any cash incentives you've earned will be paid to you at that time. At Bank First, businesses don't need to enroll in a special program to access financial education and banking information for their employees. We're happy to provide these resources as part of the service and support we offer our business customers.

DIGITAL BANKING

DIGITAL BANKING

Peoples Personal and Business Online Banking will be active until **4:00 p.m. on Friday, December 4**. At that time, these services will be temporarily unavailable until Bank First's Online and Mobile Banking become available on **Monday, December 7**. During this timeframe, you will not be able to view your existing accounts, make transfers or complete other actions.

Beginning **Monday, December 7**, Bank First's Online and Mobile Banking services will be available, and the Peoples website will be redirected to bankfirst.com. Page 17 in this guide includes step-by-step instructions to help you get started. When logging in for the first time, use the same username and password you currently use, unless you were previously contacted with different login instructions. You will then be prompted to create a new password.



If you have the Peoples Online Banking login page bookmarked or saved as a favorite, please do not use that link after the transition, as it may cause login issues. Instead, visit bankfirst.com to access Bank First Online Banking.

ONLINE BILL PAY

Peoples Personal and Business Bill Pay will be available until **3:00 p.m. on Thursday, December 3**. After that time, Peoples Bill Pay services will be temporarily unavailable while we complete the transition to Bank First. Before December 3, we recommend reviewing any bills due between December 3 and December 7 and scheduling those payments in advance.

All future-dated payments, recurring payments, and payee information you currently have set up with Peoples will automatically transfer to Bank First. **Payment history will not transfer**, so if you need access to past records, please be sure to print or save them before the conversion.

Bank First's Personal and Business Bill Pay will be available beginning Monday, December 7. There is no monthly fee for Personal Bill Pay. Business Bill Pay is \$10.00 per month, plus \$1.00 per item. Please note that Business Bill Pay is available through the desktop version of Bank First's digital banking and is not available through the mobile app.

PERSON-TO-PERSON PAYMENTS (ZELLE®)

Peoples person-to-person payment service (Zelle®) will be available until **4:00 p.m. on Friday, December 4**. Zelle® will be temporarily unavailable during conversion and will become available again through Bank First Digital Banking on Monday, December 7. You'll need to re-enroll in Zelle® after logging in to Bank First Digital Banking. Your existing Zelle® contacts will not transfer, so please save any contact information you may need before conversion.

TRANSFERS

EXTERNAL TRANSFERS

Peoples external transfer service will remain available until **4:00 p.m. on Friday, December 4**, and will then be temporarily unavailable during conversion. Beginning Monday, December 7, you can re-establish your external transfers through Bank First Digital Banking, where you'll also have the option to schedule recurring external transfers between like-titled accounts.

INTERNAL TRANSFERS

Peoples internal transfer service will remain available until **4:00 p.m. on Friday, December 4**. Existing recurring internal transfers will carry over to Bank First Digital Banking on Monday, December 7, although they may not be visible. If you need to edit or delete a transferred item, contact your local office for assistance.

DIGITAL BANKING

AUTOMATIC PAYMENTS/DEPOSITS

No action is required for your existing automatic payments or deposits. The Peoples State Bank routing number will continue to work after the merger, so your established payments and deposits can continue as they do today.

REAL-TIME ACCOUNT ALERTS

If you are currently using alerts within Peoples Personal or Business Online Banking, those alerts **will not carry over** to the Bank First platform. **You will need to re-establish alerts on Monday, December 7.** Required system alerts (changes to your phone number, user ID, email address, or password) will continue automatically, no action needed.

To re-establish optional alerts, such as monitoring account balances or deposit and withdrawal activity:

- Log in to Online or Mobile Banking on December 7
- Go to Settings, then Manage Alerts
- Customize what you're notified about and how you receive alerts (email, text, or push notifications)

CARD MANAGEMENT

Bank First gives you convenient tools to monitor and manage your debit cards, including the ability to turn cards on or off, set transaction alerts, establish limits, and restrict certain transactions. After conversion, you will need to re-establish any card controls, preferences, and alerts you currently have set up with Peoples.

PERSONAL DEBIT CARDS

Beginning Tuesday, December 8, select "Cards" within Bank First Online or Mobile Banking to manage your Bank First debit card(s).

BUSINESS DEBIT CARDS

Beginning Tuesday, December 8, customers will manage business debit cards through the CardValet® app. You will need to establish new login credentials and add your Bank First business debit card(s) before setting up your card controls and alerts.

TELEBANC TELEPHONE BANKING

Peoples Telephone Banking will be active until **4:00 p.m. on Friday, December 4.** Beginning Monday, December 7, you'll have access to Bank First Telebanc, our free telephone banking service available 24 hours a day, seven days a week, including holidays. Call **1-800-676-7535** to access account information, review recent transactions, transfer funds between eligible accounts, make loan payments, and more. For your first call, enter your account number and use the last four digits of your Social Security number as your PIN. You can then choose to create a new PIN.

ELECTRONIC STATEMENTS

Your eStatement preferences will carry over to Bank First, so there's no need to re-enroll. You will receive a final paper statement from Peoples dated Friday, December 4. To ensure it reaches you, please make sure your mailing address on file with Peoples is current. You can find the address we have on file in the top right corner of your most recent eStatement. Statements dated between July 1 and November 4 may not be available to view until January 2027.



BANK FIRST TIP

DOWNLOAD YOUR ACCOUNT TRANSACTION HISTORY:

Some account history and transaction details will transfer to Bank First. However, if you need transaction history prior to July 1, 2026, we recommend downloading or saving it **before 4:00 p.m. on Friday, December 4.**

DIGITAL BANKING

PERSONAL ONLINE BANKING

If you currently use Peoples Personal Online Banking, follow the steps below to sign in to Bank First Online Banking. Need assistance? We're here to help! Contact your local office using the information on the back page of this guide.

BUSINESS ONLINE BANKING

If you currently use Peoples Business Online Banking or Cash Management services, follow the steps below to access Bank First's Online Banking.

To help make your first sign-in go smoothly, please make sure we have your current phone number on file before December 4. Your phone number will be used to receive a verification code.

Bank First Online Banking Enrollment

STEP 1: LOG IN

Go to **bankfirst.com**. In the account access box in the top right corner, enter your current username and password, then click **Login**.

- To help make your initial sign-in go smoothly, please make sure we have your current phone number on file before December 4. This applies to all customers, including business customers, as your phone number will be used to receive a verification code.
- For business customers, please provide a direct phone number that can receive the verification code without requiring a menu selection or extension.
- Your username will remain the same unless you were previously contacted with different instructions.

STEP 2: RESET YOUR PASSWORD

For security reasons, you will be prompted to reset your password the first time you log in. To complete this step, please have the following information available as it appears on your account:

- **Your account number**
- **Your email address**
- **Your last name**

This information will be used to verify your identity.

STEP 3: COMPLETE MULTI-FACTOR AUTHENTICATION

Multi-Factor Authentication (MFA) is required. You will receive a verification code by text message or phone call using the contact information we have on file. Going forward, you may be asked to verify your identity if a login attempt appears unusual, or when completing certain transactions, such as an external transfer or using Zelle®.

STEP 4: ACCEPT THE TERMS AND CONDITIONS

After logging in, review and accept Bank First's Online Banking Terms and Conditions.

Bank First goBank Mobile App

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

- If you have already logged in and reset your password through Online Banking, you can use that same username and password to log in to the app.
- You can also reset your password directly through the mobile app by following steps 2-4 above.



Scan to download the **Bank First goBank** app now!



BANK FIRST TIP

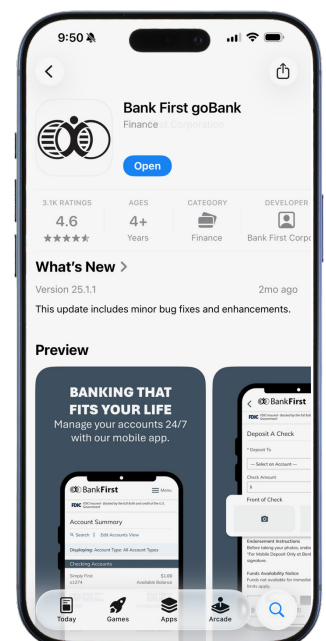
GET READY FOR YOUR FIRST LOGIN

A little preparation can make your initial Bank First Digital Banking login easier. Before the transition, confirm your contact information is current and have the following ready:

- **Account number**
- **Email address**
- **Last name**

Be sure to save your account number in advance, as it will not be accessible through Online Banking during the conversion.

For security reasons, Online Banking access deactivates after 13 months of inactivity. Logging in periodically will keep your enrollment active.



SUPPORT & RESOURCES

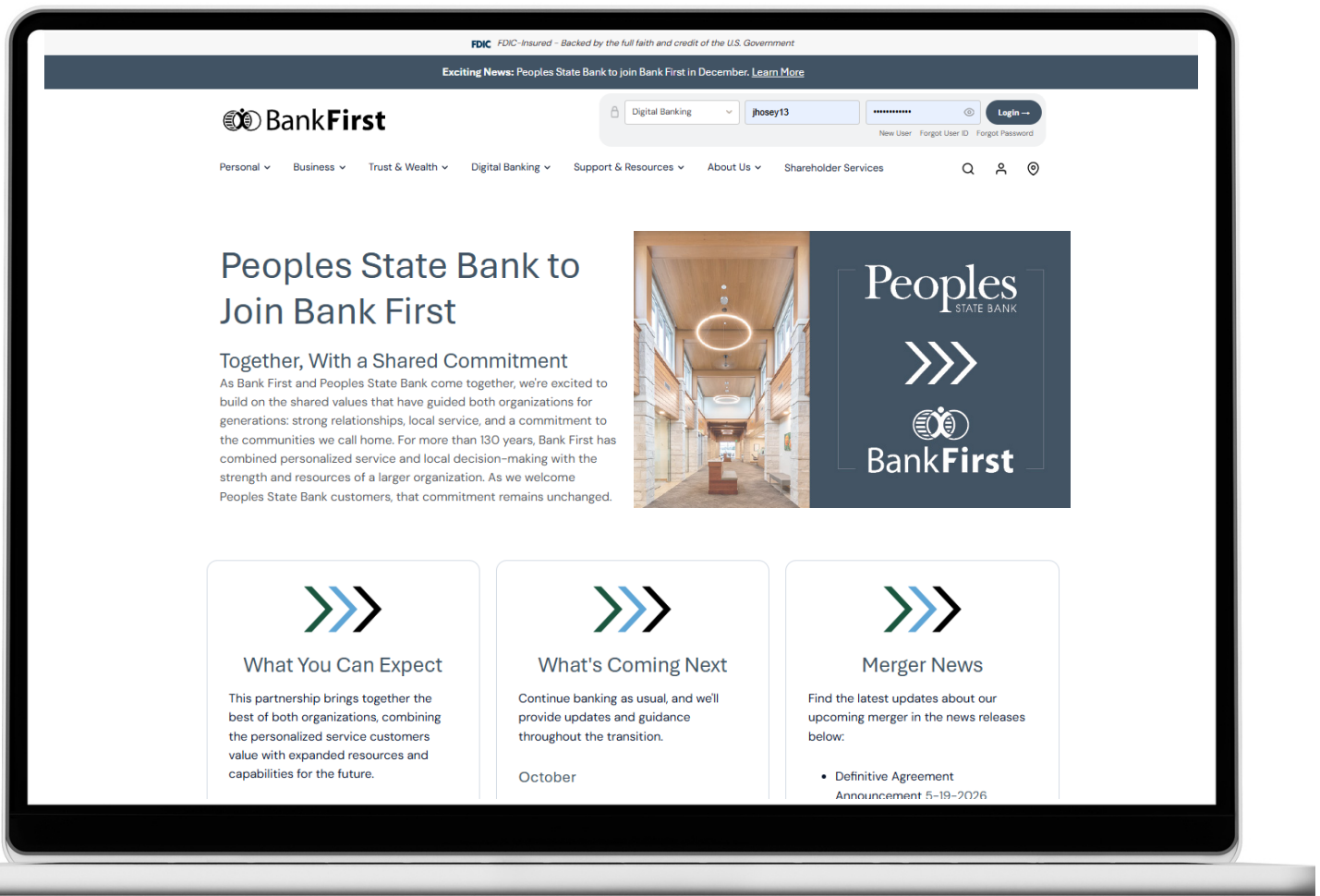
We know there's a lot of information to take in as we prepare you for the transition to Bank First. You don't have to remember it all. We invite you to visit our Peoples State Bank merger page for the latest information, helpful resources, and updates throughout the transition.

This page will serve as an ongoing resource where you can find important merger and conversion information, key dates, frequently asked questions, and additional guidance to help you prepare. We can also add online banking demonstrations and other helpful tools as they become available.

Visit **bankfirst.com** or scan the QR code to access these resources.

And remember, we're here to help! If you have questions about your accounts or the upcoming transition, please reach out to your local banking team.

Scan this code to access merger information, including online product demos, on our website:



FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

When will Peoples become Bank First?

The system conversion will take place over the weekend of December 5, 2026. All Peoples branches will close at their regular time on Friday, December 4, except the Waukesha branch, which will close at 2:00 p.m. **Peoples branches will be closed Saturday, December 5**, and will reopen as Bank First on Monday, December 7.

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

For services related to Peoples accounts, you should continue to visit Peoples until the conversion is complete on Monday, December 7. 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, December 7.

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, December 7 is provided on the back of this guide.

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

While we have worked diligently to ensure a smooth transition, there will be a brief period when you will not have access to your account(s). Peoples' Personal and Business Online Banking will be unavailable starting at **4:00 p.m. on Friday, December 4**, and access will be restored when Bank First's Online and Mobile Banking services become available on Monday, December 7.

What is the Bank First website?

Bank First's website is **bankfirst.com**. Beginning Monday, December 7, the Peoples website will redirect to Bank First, and customers should update their bookmarks or favorites to bankfirst.com

Will the Peoples phone numbers change?

No. The phone numbers you use today will remain the same after the conversion. You can continue calling **888-929-9902**, and direct phone numbers for each branch are listed on the back of this guide.

What will happen to Telephone Banking?

Peoples Telephone Banking will be available until 4:00 p.m. on Friday, December 4. Beginning Monday, December 7, you can access Bank First Telebank at **1-800-676-7535**. For your first call, enter your account number and use the last four digits of your Social Security number as your PIN. You can then create a new PIN.

Will my branch hours stay the same?

Yes, your branch hours will remain the same!

Will the Peoples ATMs be available during conversion weekend (December 5-6)?

Yes, ATMs at all Peoples branches will be converted 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, December 7.

What is the routing number for Bank First?

The routing number for Bank First is **075901134**. The routing number for Peoples will also continue to work following the merger.

What will happen with my Peoples credit card(s)?

Your personal and 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: Consumer Cards: **800-558-3424**, Business Cards: **866-552-8855**.

Can I use my Peoples checks after the merger?

Yes, you may continue using your Peoples checks after the conversion of your account. Once you run out of checks, you may order new ones under the Bank First name by contacting your local office. Please refer to the "Checks" section on page 13 for additional information regarding replacement checks.

Will my service fees change?

Some service fees will change, but we're providing a transition period so you have time to become familiar with your Bank First accounts, services and systems. Service fees for personal and business customers will be waived for six months following the merger, and Treasury Management service fees will be waived for three months. Beginning June 1, standard Bank First service fees will apply to personal and business accounts.

Will anything change with my Peoples Wealth Management services?

You'll continue working with the same team and have uninterrupted access to your accounts and services. Please refer to page 30 for important information about the transition and the additional services available through Bank First Trust & Wealth Management.

FREQUENTLY ASKED QUESTIONS

DIGITAL BANKING QUESTIONS

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 Peoples will transfer over to Bank First. Page 17 of this guide includes step-by-step instructions to help you get started.

Will my username change?

No. You can continue using your current username unless you were previously contacted and asked to update it.

Will my password change?

For your initial login, you will use your current password. You will then be prompted to create a new password as part of the initial login process. Page 17 of this guide include step-by-step instructions to help you get started.

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

Page 17 of this guide include step-by-step instructions to help you get started.

Will Face ID/Touch ID continue to work?

If you currently use Face ID or Touch ID, or have your credentials automatically filled in by your device or browser, these features will not work on your first login to Bank First's system. You'll need to enter your username and password manually.

Will my account history be available after the conversion?

Some account history and transaction details will transfer to Bank First. However, if you need transaction history prior to July 1, 2026, we recommend downloading or saving it **before 4:00 p.m. on Friday, December 4.**

What will happen to my Bill Pay account?

Peoples Personal and Business Bill Pay will be available until **3:00 p.m. on Thursday, December 3.** After that time, Bill Pay services will be temporarily unavailable while we complete the transition to Bank First. Before December 3, we recommend reviewing any bills due between December 3 and December 7 and scheduling those payments in advance.

All future-dated payments, recurring payments, and payee information you currently have set up with Peoples will automatically transfer to Bank First. **Payment history will not transfer**, so if you need access to past records, please be sure to print or save them before the conversion. Bank First's Personal and Business Bill Pay will be available beginning Monday, December 7.

Do I need to re-enroll in eStatements?

No. Your statement preferences and up to three (3) years of eStatement, loan notice, and tax document history will carry over to the new platform. However, you will receive a final paper statement from Peoples dated Friday, December 4.

Will I continue to receive the same account alerts I do today?

If you are currently using alerts within Peoples' Personal or Business Online Banking, those alerts **will not carry over** to the Bank First platform. **You will need to re-establish alerts on Monday, December 4.** Required system alerts (changes to your phone number, user ID, email address, or password) will continue automatically, no action needed. Please refer to page 16 for more information.

Do I need to reconnect QuickBooks or Quicken?

Yes. You'll need to re-establish your digital banking connection. In the Bank Feeds section of QuickBooks or Quicken, select Bank First WC (Web Connect) or Bank First DC (Direct Connect) to restore the connection.

Is my information secure during the conversion?

Yes. Your data will be transferred safely and we will continue following all standard security protocols to protect your accounts and financial information.

A reminder: scammers often take advantage of transitions like this to send fraudulent emails, texts, or phone calls that appear to come from legitimate financial institutions. **Please stay vigilant and exercise extra care in protecting your sensitive information during this time.**

DEPOSIT ACCOUNT QUESTIONS

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

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

Personal - Please refer to page 6 for more information, as well as the accompanying disclosures for specific information.

Business - Please refer to page 9 for more information, as well as the accompanying disclosures for specific information.

Will my direct deposits and automatic loan payments continue to work?

Yes. Your direct deposits and automatic loan payments will continue as normal.

Will recurring payments linked to my Peoples debit card continue to work?

For recurring payments linked to your Peoples debit card, update your payment information with your new Bank First debit card number for payments scheduled on or after December 7.

Will my account number(s) change?

No. Your account number(s) will remain the same unless you were previously contacted with different instructions.

FREQUENTLY ASKED QUESTIONS

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

Some service charges will change, but personal and business customers will receive a six-month waiver following the merger, while Treasury Management service charges will be waived for three months. For details about applicable service charges, please refer to page 6 for personal accounts, page 7-8 for CDs and Safe Deposit Boxes, and page 9 for business accounts, along with the accompanying disclosures.

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

Yes, the statement date for your accounts will change. You will receive your last Peoples statement as of Friday, December 4.

PERSONAL:

- Personal checking account statements will be processed on the 15th of each month, beginning in December.
- Personal savings account statements will be processed quarterly on the 25th, beginning in December.

BUSINESS:

- Checking account statements will be processed on the last business day of each month, beginning in December.
- Savings account statements will be processed quarterly on the 25th, beginning in December.
- Analysis account statements will be processed on the 15th of each month, beginning in December.

Will I continue to receive check images with my statement?

Yes. If you currently receive check images with your checking account statement, you will continue to receive them after the transition to Bank First. A monthly fee of \$5.00 for personal accounts and \$10.00 for business accounts will apply.

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

Yes. Your current interest rate and term will remain the same until maturity. If your CD or IRA CD is set to automatically renew, it will continue to do so unless its term is 180 days or less.

If your current term is not offered at Bank First, it will renew into the next lowest term available. Upon renewal, interest will be compounded and credited semi-annually. If you currently receive interest by check or transfer, your payment frequency will remain the same.

CDs and IRA CDs with terms of 180 days or less will not automatically renew. You'll receive a notice approximately 30 days before maturity, and we'll contact you to discuss your renewal options. Please refer to page 7 for additional information.

Will my Health Savings Account transfer to Bank First?

Your existing Health Savings Account will be transferred to Bank First. You may continue to use your current HSA checks. A Bank First HSA debit card will be sent to you prior to Monday, December 7.

LOAN QUESTIONS

Will the merger affect my existing Peoples 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?

Yes. Mortgage, consumer loan, and business loan customers will begin receiving a monthly loan billing statement from Bank First. If you are currently enrolled for an electronic notice with Peoples, your loan billing statement will be available to view through Digital Banking.

Where do I mail my loan payments made after December 4? 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 continue using my existing loan coupons?

Yes. You may continue using your existing loan coupons when making a payment. However, a loan coupon is not required, and Bank First will not issue new coupon books.

Can I still view my loan(s) and make a loan payment online? Yes, you can view 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 Peoples.

What will happen with my property tax escrow?

Your property tax escrow payment will continue without change, just as it is currently set up with Peoples.

What is happening to my mortgage application?

As of **Monday, November 23**, all mortgage loan applications are processed by Bank First.

What is happening to my consumer loan application?

In most cases, applications taken prior to **Wednesday, November 25**, will continue to be processed by Peoples. Any applications taken on or after **Thursday, November 26**, will be processed by Bank First.

Will my account history be available after the conversion?

Some account history and transaction details will transfer to Bank First. However, if you need transaction history prior to July 1, 2026, we recommend downloading or saving it **before 4:00 p.m. on Friday, December 4**.

More About Bank First Products & Services

PERSONAL CHECKING PRODUCTS

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

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.

² Available to customers through the age of 24. This account will automatically convert to a Simply First account on or about the time the primary account holder reaches age 25. 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 account.

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 owner on the account 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 account. Exclusions may apply.

⁵ Primary owner on the account 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 account.

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

⁷ 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.

⁸ Must be 18 years or older to utilize this service.

PERSONAL SAVINGS PRODUCTS

FIRST SAVINGS

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

- No initial or ongoing balance requirements.¹
- Earns competitive variable interest rate on higher tiers (interest compounded quarterly).²
- Interest rate is determined by account balance.

SAVINGS ELITE

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

- No initial or ongoing balance requirements.¹
- Earns competitive variable interest rate on higher tiers (interest compounded quarterly).²
- Interest rate is determined by account balance.

INVESTMENT SAVINGS

Maximize your earnings on larger balances in your savings account when you also have an active Bank First checking account with direct deposit.

- \$50,000.00 minimum to open and earn interest.³
- Earns competitive variable interest rate on higher tiers (interest compounded quarterly).²
- Interest rate is determined by account balance.
- Limited to three (3) debit transactions per quarterly statement cycle. Withdrawals in excess of three (3) per quarter will be assessed a \$25.00 fee per transaction.

HOLIDAY SAVINGS

Our Holiday Savings account is an interest bearing account which allows you to save regularly.

- No initial deposit or ongoing balance requirements.¹
- Earns a competitive variable interest rate on higher tiers (interest compounded quarterly).²
- Interest rate is determined by account balance.
- Funds are distributed at the start of the holiday shopping season.

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 18.⁴
- Birthday gift every year.⁵
- No initial deposit or ongoing balance requirements.¹
- Earns competitive variable interest rate on higher tiers (interest compounded quarterly).²
- Interest rate is determined by account balance.

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

An IRA Savings allows you to place funds in certain investments and earn tax advantages.

- No initial or ongoing balance requirements.¹
- Earns competitive variable interest rate on higher tiers (interest compounded quarterly).²
- Interest rate is determined by account balance.
- Withdrawals may be subject to income tax liabilities, IRS penalties, or early withdrawal interest penalties imposed by the bank.

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. And your HSA debit card will make paying for healthcare expenses, such as office visits, co-pays and prescription drugs, easy and convenient.^{2,6}

Plan Type

2026 Limits

HSA contribution limit (employer + employee)

Self-only: \$4,400
Family: \$8,750

HSA catch-up contributions (age 55 or older) \$1,000

HDHP minimum deductibles Self-only: \$1,700
Family: \$3,400

HDHP maximum out-of-pocket amounts

(deductibles, co-payments, and other amounts)
Self-only: \$8,500
Family: \$17,000

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. All CDs are available as investment vehicles for IRAs along with a savings account. The following terms are offered and listed with their respective minimum balances.

Term (in months)

6, 12, 18, 24, 36, 48, 60

Minimum Deposit

\$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.

Interest rates paid on Bank First accounts are based on the account type and balance. Interest is accrued daily. For current Savings interest rates, visit bankfirst.com/deposit-rates.html or call Bank First. ¹A quarterly fee will be assessed if there has been no activity (i.e. deposit or withdrawal) for a period of 12 months and the average ledger balance is less than \$100.00. ²Fees could reduce earnings on the account. The interest rate and annual percentage yield for all tiers may change at our discretion at any time. ³Accounts 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 \$30.00 per quarter. ⁴This account will automatically convert to a First Savings account on or about the time the primary account holder reaches the age of 18. ⁵No purchase necessary. Must be redeemed at any Bank First office within 60 days of child's birthday to receive the \$10.00 account credit, which will appear on your next statement. Limit one birthday gift per child, per year. ⁶A monthly fee will be assessed if there has been no activity (i.e. deposit or withdrawal) for a period of 12 months and the average ledger balance is less than \$100.00.

PERSONAL MONEY MARKET PRODUCTS

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 ^{1,2}	Yes ^{1,2}
Minimum Balance to Avoid Service Charge	\$1,000.00	\$0.00
Monthly Service Charge	\$6.00	\$0.00

¹A monthly fee will be assessed if there has been no activity (i.e. deposit or withdrawal) for a period of 12 months and the average ledger balance is less than \$100.00.

²Fees could reduce earnings on the account. The interest rate and annual percentage yield for all tiers may change at our discretion at any time.

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 bank-first.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 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 \$25.00 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 \$10.00 per transfer fee.

BANK FIRST PERSONAL CREDIT CARDS

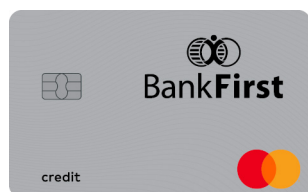
Bank First offers two personal credit card options, giving you the flexibility to choose the card that best fits your needs. If you're interested in applying, simply stop by your local Bank First office and our team will be happy to help.

	First Rewards	First Rewards Elite
Special Introductory Offer	<ul style="list-style-type: none">• Receive 2,500 bonus reward points (\$25) upon activation and first purchase• 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
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
Rewards	1% in reward points on all purchases; not capped, but expire after 4 years ²	2% in rewards points on travel, gas, and restaurant purchases, 1.5% in reward points on all other purchases; not capped, but expire after 4 years ²
Annual Fee	\$0.00	\$50.00

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

² UChooseRewards can be redeemed for cash back and merchandise through digital banking. 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.



BUSINESS DEPOSIT PRODUCTS

SMALL BUSINESS CHECKING 100

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 300

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 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	See below ^{2,3}
Monthly Maintenance Fee	N/A	N/A	\$20.00
Paper Statements	\$4.00	\$4.00	\$4.00
Return Deposited Item			
Domestic	\$10.00	\$10.00	\$10.00
Foreign	\$50.00	\$50.00	\$50.00
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.

BUSINESS DEPOSIT PRODUCTS

FIRST SAVINGS BUSINESS

Ideal savings tools for businesses big or small!

- No initial deposit or ongoing balance requirements¹
 - Earns competitive variable interest rate (interest compounded monthly)²
 - Benefit from higher interest rates with tiered rates at the following levels: \$2,499.99 & Under | \$2,500.00-\$9,999.99 | \$10,000.00-\$24,999.99 | \$25,000.00 & Over
 - Limit seventy-five (75) debit and seventy-five (75) credit transactions (deposit, withdrawal, or transfer) per quarterly statement cycle. Debit and credit transactions in excess of these limits will each be assessed a \$0.25 fee
 - Available to all business types
-

MONEY MARKET BUSINESS

Smart savings for your business with easy access to your money!

- No initial deposit requirement
 - No service 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 service charge per statement cycle)¹
 - Earns competitive variable interest rate (interest compounded monthly)²
 - Benefit from higher interest rates with tiered rates at the following levels: \$2,499.99 & Under | \$2,500.00-\$9,999.99 | \$10,000.00-\$24,999.99 | \$25,000.00 & Over
 - Limit twenty-five (25) items³ per statement cycle; items in excess of this limit will each be assessed a \$0.25 fee
 - Available to partnerships, corporations, and limited liability companies.
-

MONEY MARKET ELITE BUSINESS

Maximize your returns with higher tiered rates.

- No initial deposit requirement
 - No service 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 service charge per statement cycle)¹
 - Earns competitive variable interest rate (interest compounded monthly)²
 - 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
 - Limit twenty-five (25) items³ per statement cycle; items in excess of this limit will each be assessed a \$0.25 fee
 - Available to partnerships, corporations, and limited liability companies
-

HEALTH SAVINGS ACCOUNT (HSA)

If your business is looking to expand your employee benefit package, HSAs are a cost-effective and efficient way. HSAs 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.

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 statement cycle.

² 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.

³ Items include, but are not limited to: checks, electronic (ACH) debits and credits, debit memos, deposit tickets, deposited items.

BUSINESS 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.

GUARANTIED 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.

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 bankfirst.com.

TREASURY MANAGEMENT PRODUCTS

Bank First's Treasury Management services (formerly known as Cash Management at Peoples) offer enhanced tools to support your business checking and electronic processing needs. To get started, contact Bank First's Treasury Management Team at 920-652-3515 or treasurymanagement@bankfirst.com.

ACCOUNTS RECEIVABLE (COLLECTIONS)

Operate more efficiently with automated payment collection and processing.

- Automated Clearing House (ACH) Collection
Additional option for your business customers in the invoice range of \$1,000-\$5,000
- Wire Transfers
- Lockbox Service
- 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.

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

BUSINESS ACCOUNT OPTIONS

Account options that make banking easy!

- Small Business Checking 100
- Basic Business Checking 300
- Premium Business Checking
- Money Market
- Money Market Elite
- Insured Cash Sweep
- CDARS Certificate of Deposit
- Health Savings Account (HSA)



FRAUD PREVENTION

Help protect your business with fraud prevention tools.

Bank First offers Check Positive Pay, ACH Positive Pay, and Reverse Positive Pay to help businesses identify potentially unauthorized check and ACH activity before it impacts their accounts.

- **Check Positive Pay** compares checks presented for payment against information provided by your business. If something doesn't match, you'll be alerted so you can review the item and decide whether it should be paid or returned.
- **ACH Positive Pay** helps protect against unauthorized ACH transactions by comparing incoming activity against transactions your business has authorized.
- **Reverse Positive Pay** provides a simplified option that allows you to review incoming checks and ACH debits and approve or reject them through Business Online Banking.

These fraud prevention services are complimentary with Small Business 100, Basic Business 300, and Non-Profit accounts.

Contact a Treasury Management representative on page 10 for more information.

TRUST & WEALTH MANAGEMENT

As part of the merger, Peoples State Bank customers will have access to additional services offered through Bank First Trust & Wealth Management which provides comprehensive trust, estate, and wealth management services for individuals, families, businesses, and nonprofits. These services include:

- Retirement planning
- Estate and trust administration
- Fiduciary and advisory services
- Financial planning and wealth strategies
- Legacy and wealth transfer planning
- Investment management

Building wealth is only part of planning for the future. Protecting that wealth and ensuring it is transferred according to your wishes is just as important.

At Bank First, we take a relationship-based approach, working closely with you to understand your goals, values, and long-term vision while developing strategies tailored to your unique needs.

Whether you are planning for retirement, managing investments, navigating life's transitions, or creating a legacy for future generations, our experienced team provides personalized guidance, fiduciary expertise, and objective advice designed to help you move forward with confidence and peace of mind.



IMPORTANT INFORMATION REGARDING PEOPLES WEALTH MANAGEMENT

If you currently use Peoples Wealth Management services through Raymond James Financial Services, there will be no change to the team you work with, and you'll continue to have uninterrupted access to your accounts and services.

Important information about the transition to Bank First will be shared directly with Peoples Wealth Management clients. Please watch for these communications.

WHAT IS THE DIFFERENCE BETWEEN BANK FIRST TRUST & WEALTH MANAGEMENT AND PEOPLES WEALTH MANAGEMENT?

Bank First Trust & Wealth Management offers many of the same wealth management services currently available through Peoples Wealth Management. Bank First also offers trust and estate planning and administration services, providing access to additional resources for your broader financial and long-term planning needs.

HOW WILL I ACCESS MY PEOPLES WEALTH MANAGEMENT ACCOUNTS?

You can continue to access your Peoples Wealth Management accounts directly at www.peopleswealthmgmt.com. **Beginning Monday, December 7, you can also access the site through the Trust & Wealth tab at bankfirst.com.** If you currently access Peoples Wealth Management through bankpeoples.com, please note that this access point will no longer be available after December 7.

WILL I CONTINUE WORKING WITH THE SAME ADVISOR?

Yes. The team you know and trust is not changing. You'll continue working with the same advisors while also gaining access to Bank First Trust & Wealth Management's trust, estate, and financial planning services.

WILL THE PEOPLES WEALTH MANAGEMENT NAME BE CHANGING?

Yes. The Peoples Wealth Management name will eventually change and additional information about that transition will be shared directly with Peoples Wealth Management clients.

WHO SHOULD I CONTACT IF I HAVE QUESTIONS ABOUT MY WEALTH MANAGEMENT ACCOUNTS?

Please continue to contact your current advisor or relationship manager. They can answer questions about your accounts and help guide you through the transition.

Investment products and services: are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal.

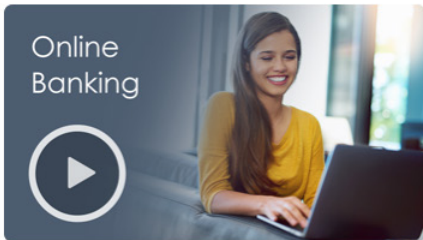
Online Demonstrations

Whether you're getting started or looking to learn something new, our online demos can help. Explore step-by-step tutorials and quick how-to guides for the digital banking tools you use every day, whenever and wherever it's convenient for you.

Scan this code:



Personal Online & Mobile Banking



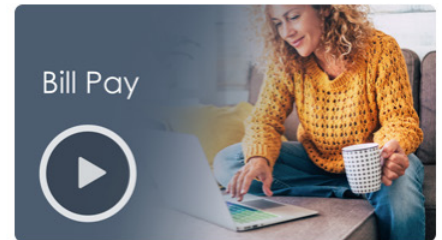
Online Banking

A convenient way to manage your money — 24/7 access to your account information.



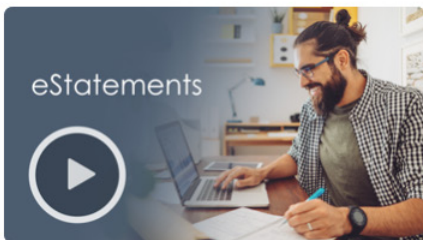
Bank First goBank

The Bank First app makes it easier than ever to manage your accounts on the go!



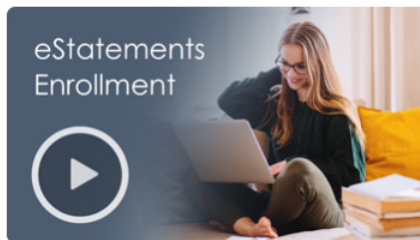
Bill Pay

The fast and easy way to pay bills online or through your mobile device.



eStatements

A better way to receive your monthly statement — green, fast, and secure!



eStatement Enrollment

Do you have Online Banking? See how easy it is to enroll in eStatements!



Mobile Check Deposit

Deposit checks in a snap right from your mobile phone or tablet any day, any time.

For Business



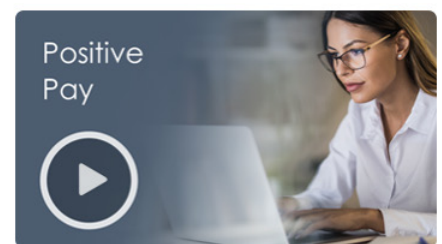
Business Online Banking

Direct access to effective and convenient business banking tools. Learn more today!



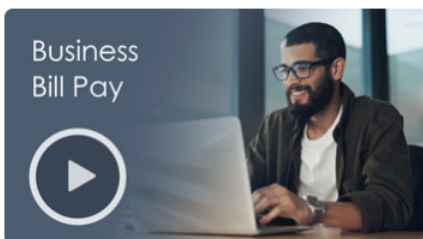
goBank Business

Business doesn't stop when you're away from the office — manage finances on the go!



Positive Pay

One of the most powerful tools you can use to protect your business against payments fraud.



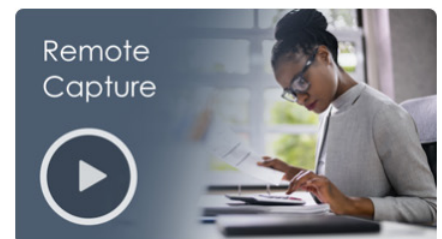
Business Bill Pay

Conveniently pay bills online, set up reminders, and schedule recurring payments!



ID Theft for Business

Are you keeping information secure? Take steps to safeguard information today!



Remote Deposit Capture

Save time preparing deposits, streamline cash flow, and reduce the risk of check fraud.

BANK FIRST LOCATIONS AS OF DECEMBER 7, 2026



ATM
Location



Safe Deposit
Box Location

APPLETON

4201 W Wisconsin Ave,
Appleton, WI 54913
(920) 733-1927

BELLEVUE

2747 Manitowoc Rd
Green Bay, WI 54311
(920) 469-0500

BELOIT

345 E Grand Ave
Beloit, WI 53511
(608) 363-8000

BELOIT

1882 E Inman Pkwy
Beloit, WI 53511
(608) 363-8001

CAMBRIDGE

221 W Main St
Cambridge, WI 53523
(608) 423-3226

CEDARBURG

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

CLINTON

500 Peck Ave
Clinton, WI 53525
(608) 676-5552

CLINTONVILLE

135 S Main St
Clintonville, WI 54929
(715) 823-3131

DARIEN

218 N Walworth St
Darien, WI 53114
(262) 882-5580

DELANVAN

1221 S Shore Dr
Delavan, WI 53115
(262) 728-4203

DENMARK

103 E Main St
Denmark, WI 54208
(920) 863-2161

EAGLE RIVER

1011 East Wall St, Suite B
Eagle River, WI 54521
(715) 479-1794

FOND DU LAC

825 W Johnson St
Fond du Lac, WI 54935
(920) 907-2220

HOWARD

1951 Shawano Ave
Howard, WI 54307
(920) 499-0500

IOLA

295 E State St
Iola, WI 54945
(715) 445-3211

JANESVILLE

2111 Holiday Dr
Janesville, WI 53545
(608) 531-4040

KIEL

110 Fremont St
Kiel, WI 53042
(920) 894-2215

MANITOWOC

2915 Custer St
Manitowoc, WI 54220
(920) 652-3110

MANITOWOC

402 N 8th St
Manitowoc, WI 54220
(920) 652-3100

MARATHON

314 Main St
Marathon, WI 54448
(715) 443-3844

MINOCQUA

9560 Highway 70 West
Minocqua, WI 54548
(715) 358-7070

MISHICOT

110 Baugniet St
Mishicot, WI 54228
(920) 755-4200

MONROE

Lobby: 1625 10th St
Drive-thru: 1919 10th St
Monroe, WI 53566
(608) 328-5100

OSHKOSH

1159 N Koeller St
Oshkosh, WI 54902
(920) 237-5126

PARDEEVILLE

512 S Main St
Pardeeville, WI 53954
(608) 429-9400

PLYMOUTH

2700 Eastern Ave
Plymouth, WI 53073
(920) 893-1611

POYNETTE

105 S Main St
Poynette, WI 53955
(608) 635-4351

REEDSVILLE

427 Manitowoc St
Reedsville, WI 54230
(920) 754-4366

RHINELANDER

8 East Anderson St
Rhineland, WI 54501
(715) 362-7800

RIB MOUNTAIN

227212 Rib Mountain Dr
Wausau, WI 54401-7434
(715) 842-1456

ROCKTON

300 E Main St
Rockton, IL 61072
(815) 624-8111

ROSCOE

5360 Bridge St
Roscoe, IL 61073
(815) 623-3300

SHAWANO

835 E Green Bay St
Shawano, WI 54166
(715) 201-0390

SHEBOYGAN

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

STEVENS POINT

138 McDill Ave
Stevens Point, WI 54481
(715) 544-1194

STURGEON BAY

3854 Old Highway Rd
Sturgeon Bay, WI 54235
(920) 863-1000

TOMAH

110 W Veterans St
Tomah, WI 54660
(608) 372-2265

TWO RIVERS

1703 Lake St
Two Rivers, WI 54241
(920) 793-2274

VALDERS

167 Lincoln St
Valders, WI 54245
(920) 775-4740

WALWORTH

105 State Rd 67
Walworth, WI 53184
(262) 275-6154

WATERTOWN

104 W Main St
Watertown, WI 53094
(920) 262-2900

WAUKESHA

521 W Sunset Dr
Waukesha, WI 53189
(262) 970-9000

WAUPACA

111 Jefferson St
Waupaca, WI 54981
(715) 258-5511

WAUSAU

1905 Stewart Ave
Wausau, WI 54401
(715) 842-2191

WAUSAU

1201 Sixth St
Wausau, WI 54403
(715) 848-0299

WAUTOMA

105 Plaza Rd
Wautoma, WI 54982
(920) 787-0160

WESTON

7205 Stone Ridge Dr
Weston, WI 54476
(715) 359-1645

WINNEBAGO

500 N Elida St
Winnebago, IL 61088
(815) 335-2366