

WELCOME TO BANK FIRST

DENMARK STATE BANK BECOMES BANK FIRST
ON MONDAY, AUGUST 15, 2022!



BUSINESS WELCOME GUIDE:
IMPORTANT INFORMATION
ENCLOSED



TABLE OF CONTENTS

| | |
|--|-------|
| WELCOME TO BANK FIRST | 1 |
| IMPORTANT DATES | 2 |
| GET TO KNOW BANK FIRST | 3-4 |
| IMPORTANT ACCOUNT CHANGES..... | 5 |
| BANK FIRST PRODUCTS AND SERVICES | 6-14 |
| BUSINESS DEPOSIT ACCOUNTS | |
| TREASURY MANAGEMENT SERVICES | |
| LOAN PRODUCTS | |
| AGRICULTURAL LOAN PRODUCTS | |
| PERSONAL BANKING SERVICES | |
| DEBIT AND CREDIT CARDS | |
| ELECTRONIC BANKING | |
| OTHER PRODUCTS AND SERVICES (CHECKS, SAFE DEPOSIT BOXES, ATMS) | |
| BUSINESS ONLINE BANKING ENROLLMENT GUIDE | 15-18 |
| BUSINESS ONLINE BANKING | |
| BUSINESS MOBILE ONLINE BANKING | |
| BILL PAY - SETTING UP RECURRING PAYMENTS | |
| RECOMMENDED SERVICES | 19-20 |
| FREQUENTLY ASKED QUESTIONS..... | 21-23 |
| GENERAL QUESTIONS | |
| ELECTRONIC BANKING | |
| BUSINESS BANKING | |
| BUSINESS LOANS | |
| BANK FIRST LOCATIONS AND HOURS..... | 24 |

IMPORTANT CONTACT INFORMATION:

| | |
|--|---|
| Local Office Locations | Please refer to page 24 for locations and hours |
| General Info: 920-652-3333 | Available during regular business hours |
| Debit Card Activation: 1-800-992-3808 | Available 24/7 |
| Email: info@bankfirst.com | Available 24/7 |
| Treasury Management: 920-652-3515 | Available during regular business hours |



WELCOME TO BANK FIRST!

On behalf of all of us at Denmark State Bank and Bank First – Welcome! On Monday, August 15, 2022, Denmark State Bank will officially open as Bank First. This is an exciting transition as we unite two organizations with a shared commitment to relationship-based banking in the communities we serve.

WE CAN DO MORE, TOGETHER

While the name of your bank will change from Denmark State Bank to Bank First, one thing will not change – our commitment to providing the personalized service and attention you deserve as we meet your banking needs and help you reach your financial goals. When you transition to Bank First, you can expect to see the same friendly faces who have served you at Denmark State Bank over the years. While this transition may seem a little different at first, we are still the same community-centered bank with people you know and trust. Plus, you will have access to a broader range of innovative products and services that are value driven.

HIGHLIGHTS OF OUR MERGER

We are excited about this partnership between Denmark State Bank and Bank First. Our two institutions offer a diverse set of competencies that when combined, result in a stronger organization. Here are a few highlights about the merger:

- Aligns with Bank First's strategic growth plans within the State of Wisconsin.
- Benefits customers of both institutions through an enhanced suite of products and services.
- Companies share a similar relationship-based, community banking philosophy.
- Denmark's expertise in agricultural banking, along with Bank First's commitment and scale, will allow the combined organization to better serve farmers across Wisconsin.

Joining Bank First will allow us to enhance our contributions to our communities. Bank First has created a culture focused on community involvement, and its 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 using customers and local businesses as its vendors.

Additionally, Denmark's customers will benefit from Bank First's 49.8% ownership of UFS, LLC, headquartered in Grafton. UFS is a regional technology outfitter with a focus on innovative Cyber Security, Managed IT, and Cloud services. The bank's relationship with UFS allows quick access to the latest advancements in banking technology as well as the ability to offer customizable solutions that match or exceed our competitors' offerings delivered with significant efficiencies.

As you move from Denmark State Bank to Bank First, we hope you find great value in the products and services our combined organization provides. If you have any questions during this transition, please do not hesitate to contact your local branch during regular business hours. We always enjoy the opportunity to visit with you. Thank you for banking with us!




IMPORTANT DATES

August 2022

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|--------|--------|---------|-----------|----------|--------|----------|
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |

| | | | | | | |
|--|---|--|--|--|--|---|
| | You will be receiving a mailing from Bank First this week with important reminders and a checklist of things to do before the merger. | | | | At 1:00 P.M., Denmark State Bank's mobile deposit capture disabled. At 3:00 P.M., Denmark State Bank's business mobile banking disabled. At 4:00 P.M., Denmark State Bank's remote deposit capture disabled. At 5:00 P.M., Denmark State Bank's business online banking, Bill Pay, and Telebank disabled. | Denmark State Bank branches will be closed to prepare for the transition. |
|--|---|--|--|--|--|---|

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|--------|--------|---------|-----------|----------|--------|----------|
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |

| | | | | | | |
|---|---|--|--|--|--|--|
| Bank First's business mobile banking, online banking, remote deposit capture, and Telebank will become available. | <h2>Welcome to Bank First!</h2> <p>Denmark State Bank opens as Bank First!</p> <p>Denmark State Bank's business mobile banking app will be deleted from the app store.</p> <p>Bank First's business Bill Pay will become available on Tuesday, August 16.</p> <p>You may start using your Bank First debit card.</p> <p>Please visit your local office to say hello and celebrate our commitment to serving you as a Bank First customer!</p>  | | | | | |
|---|---|--|--|--|--|--|

What should I do now?

1. Keep banking as usual with Denmark State Bank. The products and services you currently use will not officially change to Bank First until Monday, August 15, 2022.
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 August 8.

Questions?

We're committed to making your transition to Bank First smooth and stress-free. That's why we've put together a dedicated team of individuals to assist with any questions or concerns you may have.

For questions regarding Bank First products and services, please call **920-652-3333** during regular business hours.

You may also visit us online at either:

- denmarkstate.com/merger
- bankfirst.com/denmark-state-bank-merger.html



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 in excess of \$2.9 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.



BANK FIRST AND DENMARK STATE BANK
COMBINED FOOTPRINT - 26 BRANCHES
THROUGHOUT THE STATE OF WISCONSIN

Bank First Corporation (NASDAQ: **BFC**)
provides financial services through its
sole subsidiary, Bank First.

We invite you to learn more about our
company by clicking on the Investor
Relations tab on our website:
www.bankfirst.com.

NPS = 86
(Net Promoter Score)

8 out of 10 customers are likely to refer
a friend or family member to Bank First



OUR CORE VALUES

RELATIONSHIP BASED

At Bank First, we recognize the importance of family, community, and financial growth and strive to deliver a superior banking experience by providing personalized customer service and beneficial financial solutions. We accomplish this by building relationships and being active and involved in the communities we serve. We know our customers by name, and decisions are made by an experienced team of bankers who live in the community and understand the needs of local families and businesses.

COMMUNITY FOCUSED

Bank First takes great pride in supporting our community. We believe by working together, we can transform lives and build stronger communities for our future generations. We have 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 their time volunteering in the community as well. Giving back has allowed Bank First to develop meaningful relationships with local families, businesses, and non-profit organizations. We believe these relationships strengthen us and the communities we serve.

INNOVATIVE PRODUCTS & SERVICES

As technology advances, Bank First is able to stay at the forefront of change through our co-ownership of UFS, LLC, a bank technology outfitter headquartered in Grafton, Wisconsin. UFS provides digital, core, cybersecurity, managed IT and cloud services to banks across the United States. The bank's relationship with UFS allows quick access to the latest advancements in banking technology as well as the ability to offer customizable solutions that match or exceed our competitors' offerings delivered with significant efficiencies.

VALUE DRIVEN

The relationships we develop with families and businesses allow us to know and understand our customers on a personal level. This gives us the ability to provide flexible, customizable solutions that are value driven. We foster a culture focused on excellence and work hard every day to add value to the banking experience. Bank First continues to outperform our peers and we have been recognized as one of the top 100 performing banks in the United States and the top performing bank in Wisconsin. Our success is attributed to our dedicated team of bankers who are committed to excellence and exceeding customer expectations.

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



IMPORTANT ACCOUNT CHANGES

To ensure a smooth transition to Bank First, your Denmark State Bank account(s) will automatically be converted to a Bank First account that most closely matches it. For complete disclosures of your new account type, please refer to the chart below and referenced page number for disclosures.

If you wish to review other account options, please call or visit your local office to have a customer service representative assist you.

BUSINESS CHECKING ACCOUNTS

| IF YOUR CURRENT DENMARK STATE BANK ACCOUNT TYPE IS: | YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE: | DISCLOSURE PAGE NUMBERS: |
|--|--|---|
| Fundraiser Checking Enterprise Checking Muni Enterprise Checking | Small Business 100 | 13 |
| Elite Checking Municipal Elite Checking | Basic Business 300 | 14 |
| Business Checking | Premium Business Checking | 15 |
| Municipal Checking Municipal NOW | Muni Elite | Contact Treasury Management at 920-652-3515 |

BUSINESS SAVINGS ACCOUNTS

| IF YOUR CURRENT DENMARK STATE BANK ACCOUNT TYPE IS: | YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE: | DISCLOSURE PAGE NUMBERS: |
|---|--|--------------------------|
| Business MMA Muni MMA Business Savings Muni Savings Strategic Reserve | First Savings Business | 16 |
| Investment Sweep Business | Business Money Market Elite | 17 |

**If you have an IOLTA or IBRETA trust account, it will transition into an interest-bearing LDA 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 charges. 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 bp 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 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 their employee benefit package, Health Savings Accounts (HSA) 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 (CDARS)

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.

INTRAFI INSURED CASH SWEEP (ICS)

Similar to CDARS, 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 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
- CDARS 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
TM Manager



Rachel Scherer
TM Officer



Kia Yang
TM Specialist



Maria Konkel
TM Specialist



Liam Farrell
TM Specialist



BANK FIRST 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 team of bankers is experienced in working with government guaranteed financing programs and would like to put that experience to work for you.

DEMAND DEPOSIT LOANS (DDLs)/ CHECKING LINES OF CREDIT

The APR on your Demand Deposit Loan (DDL) at Bank First, formally known as Checking Line of Credit at Denmark State Bank, will be 18%. DDLs transfer the exact dollar amount of your overdraft to your checking account. Deposits to your checking account will automatically payback the principal of your DDLs plus interest. If no deposit is made, a payment of 5% of the outstanding balance plus interest will be due on the date of your checking account statement. There will be a grace period of six days.



BANK FIRST AGRICULTURAL LOANS PRODUCTS

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

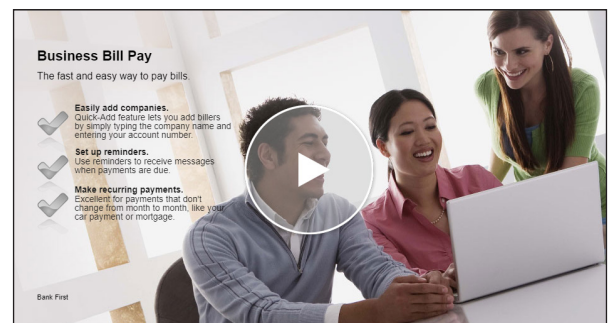
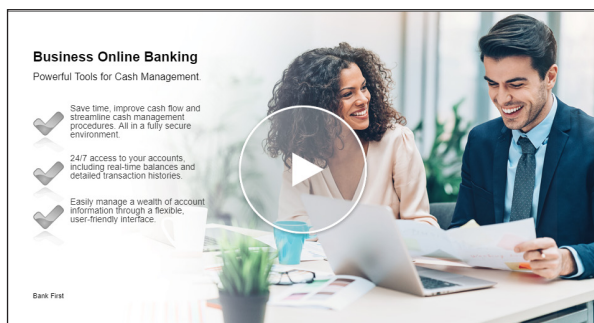
FSA guaranteed loans are a great option for producers who may not meet the normal underwriting criteria. Our team of bankers will work with you every step of the way preparing the necessary documents and working with the FSA to obtain a guaranteed loan.

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.

ONLINE DEMOS

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



BANK FIRST PERSONAL BANKING SERVICES

DEPOSIT SERVICES

- Variety of interest bearing, cash-back rewards, and other checking account options
- Free first order of checks (some restrictions may apply)
- Money Market accounts
- Robust online banking platform
- Bank by mobile phone 24/7 using goBank
- Bank by phone 24/7 using toll-free Telebanc
- Firstflex Link - a safety net connecting your checking account to your savings in case you run short
- Free online Bill Pay

CREDIT SERVICES

- Firstflex Credit - providing you a line of credit with a low annual fee
- A variety of MasterCard® credit card options for you to choose
- Fixed Rate and Adjustable Rate mortgages
- Home Equity Line of Credit
- Construction financing
- Jumbo financing available
- Bridge financing available
- Local loan servicing for the life of the mortgage
- WHEDA financing available
- FNMA Home Ready
- Free mortgage prequalifications



FOR PERSONAL CUSTOMERS

A Personal Welcome Guide will be sent out to all retail customers in the coming days. If you have a personal account with Denmark State Bank, please keep an eye out for this guide, as it will contain important information about your account(s).



DEBIT AND CREDIT CARDS

DEBIT/ATM CARDS

Your Transition to Bank First

- If you have a Denmark State Bank debit/ATM card, you will receive a new Bank First Mastercard debit card by Friday, August 12, 2022, 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, August 15.
- 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 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.

Bank First Debit Cards

Your existing Denmark State Bank debit/ATM card will remain open until Sunday, August 14, 2022. Your new Bank First debit/ATM card will start working on Monday, August 15. At that time, please destroy your Denmark State Bank 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.

CREDIT CARDS

Your Transition to Bank First

Your Elan business credit card(s) have and will continue to be serviced by Elan Financial Services. If you have any questions, need assistance with your card, or want to make a payment, please contact Elan Customer Support at 1-866-234-4691. **Payments will no longer be accepted at the branch following Friday, August 12, 2022.**

Bank First 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, 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.



ELECTRONIC BANKING

BUSINESS ONLINE BANKING

Your Transition to Bank First

Denmark State Bank's business mobile banking will remain active until 3:00 P.M. and business online banking until 5:00 P.M. on Friday, August 12, 2022. At those times, these services will be disabled until Bank First's business mobile and online banking services become available on Sunday, August 14. During that timeframe, you will not be able to view your existing accounts, make transfers or complete other actions.

Bank First's business mobile and online banking services will become available on Sunday, August 14. At that time, the Denmark State Bank website will be re-routed to www.bankfirst.com. 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 Denmark State Bank transaction history.

Bank First Business Online Banking

Bank First's business online banking platform will offer similar functionality and capabilities to the platform you are currently utilizing with Denmark State 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 E-statement instead of receiving paper statements (optional)
- View and print check copies
- Activate account alerts
- Access Business Online Bill Pay
- Deposit checks (with goBank Business mobile app)
- Place stop payments on checks

BUSINESS ONLINE BILL PAY

Your Transition to Bank First

Denmark State Bank's Business Bill Pay will remain active until 5:00 P.M. on Friday, August 12. At that time, Business Bill Pay will be disabled until Bank First's Business Bill Pay system becomes available on Tuesday, August 16. All payee information you currently have set up with Denmark State 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 Denmark State 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 18 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 Denmark State Bank. Our ACH transfer module allows file uploads or template ACH processing. Currently, Denmark State Bank can process files up to 4:00 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.



OTHER PRODUCTS AND SERVICES

CHECKS

You may continue using your Denmark State Bank checks after the conversion of your account. 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 Denmark State 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.

AUTOMATIC PAYMENTS/DEPOSITS

The routing number for Denmark State 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, August 15, you may contact your automatic payees you have established for debits and credits to update your bank's routing number to: **075901134**.



BANK FIRST TIP

Do you have any recurring withdrawals from or direct deposits to your account(s)? When updating your routing number, be sure to notify those companies as well! To assist you with these changes, please refer to steps 2 and 3 of our **Switch Kit** located on our website: bankfirst.com/switchkit.html.

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 Denmark State Bank's Bellevue branch?

Your safe deposit box will be moved under a licensed, bonded, and insured security company to Bank First's Bellevue office at 2747 Manitowoc Road, Green Bay, WI 54311. While the safety and security of your contents is our top priority, if you prefer to remove and relocate your contents personally, this must be completed before 3:00 P.M. on August 12, 2022. Otherwise, your contents will be moved automatically, and you will have access to your box at 2747 Manitowoc Road after August 18.

Have a Safe Deposit box at Denmark State Bank's Lawrence branch?

Your safe deposit box contents need to be removed and relocated to another office of your choice. Please arrange a time to visit Denmark State Bank's Lawrence branch to close and transfer the contents of your safe deposit box prior to 3:00 P.M. on Friday, August 12, 2022.

ATM ACCESS

Your transition to Bank First

Denmark State Bank ATMs at the Denmark, Howard, Shawano, and Whitelaw branches will be converted approximately two weeks prior to the merger; however, the ATMs may be interrupted intermittently while the conversion takes place. Denmark State Bank ATMs at the Bellevue and Lawrence branches will permanently close after regular business hours on Friday, August 12, 2022. Please refer to page 24 of this guide for a complete listing of ATM locations following the conversion to Bank First.

MoneyPass®

Bank First is a member of the MoneyPass® network, a pass to over 30,000 free ATMs nationwide.

- Look for the MoneyPass® logo and use your Bank First debit card surcharge-free.
- Easy-to-find ATMs at moneypass.com.
- Start enjoying the benefits of the MoneyPass® ATM Network on Monday, August 15, 2022!

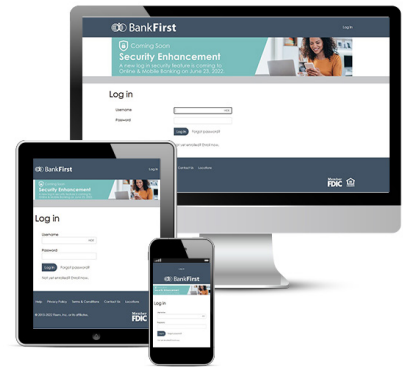


BUSINESS ONLINE BANKING ENROLLMENT GUIDE

A fast, convenient way for you to manage your accounts how you want, when you want.

We are pleased to offer enhanced business mobile and online banking services to you as part of our commitment to providing superior products and services that are value driven. The following pages of this packet contain step-by-step instructions for enrolling in business online banking with Bank First.

For more information about our business online banking platform, including video tutorials on our products and services, visit us at www.bankfirst.com. Scroll down on our home page and click "Online Demos" near the bottom of the page. We have a library of videos to help get you started on the following:



- Business Online Banking
- Business Bill Pay
- goBank Business (mobile banking)
- Remote Capture
- E-Statements
- CardValet
- Digital Wallet
- Debit Card Fraud Alerts

IMPORTANT REMINDERS



Denmark State Bank's business mobile banking will remain active until 3:00 P.M. and business online banking until 5:00 P.M. on Friday, August 12, 2022. At those times, these services will be disabled until Bank First's business mobile and online banking services become available on Sunday, August 14. During that timeframe, you will not be able to view your existing accounts, make transfers or complete other actions.



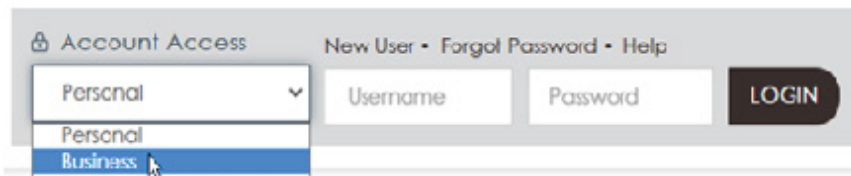
Bank First's business mobile and online banking services will become available on Sunday, August 14, 2022. At that time, the Denmark State Bank website will be re-routed to www.bankfirst.com. We encourage you to log into online banking once it becomes available. **You will be able to log in using your same username and password (or token)!**



HOW TO SIGN IN TO BANK FIRST BUSINESS ONLINE BANKING ON SUNDAY, AUGUST 14

If you are currently utilizing Business Online Banking at Denmark State Bank, you may sign in to Bank First's Business Online Banking using the steps below.

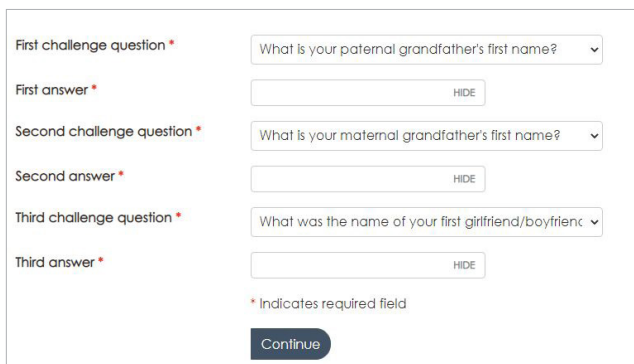
- 1 Go to www.bankfirst.com. Using the Account Access box near the top right corner of the page, select "Business" from the drop down menu, enter your current Online Banking username and password (or token). Click "Login".



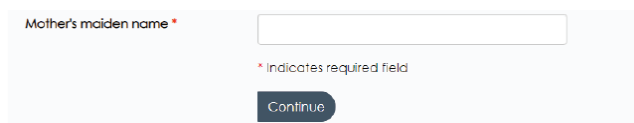
BANK FIRST REMINDER

For your security, your business online banking enrollment will be deactivated after 3 months of inactivity. To avoid deactivation, users are encouraged to login regularly to monitor their accounts.

- 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.

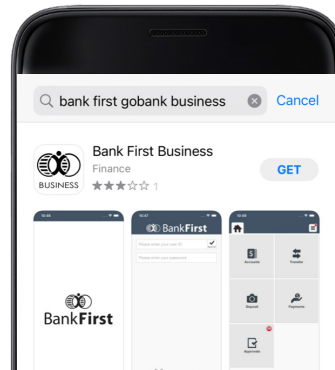


- 5 Congratulations! You are now ready to use Bank First's Business Online Banking.

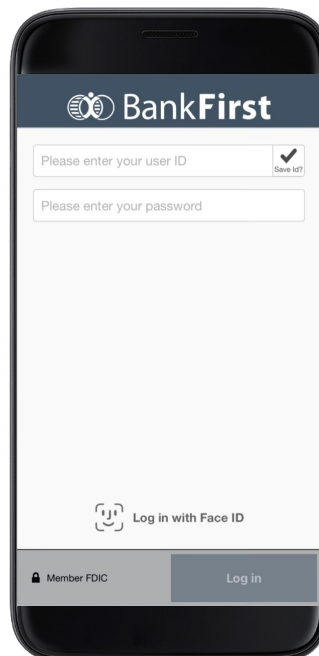


HOW TO SIGN IN TO BANK FIRST GOBANK BUSINESS MOBILE BANKING ON SUNDAY, AUGUST 14

- 1 Delete your Denmark State Bank Business mobile banking app and download our **Bank First goBank Business** app from the App Store or Google Play depending on your device.



- 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 Denmark State Bank.



← Username

← Password/Token

- 3 Congratulations! You are now ready to use Bank First goBank Business 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**

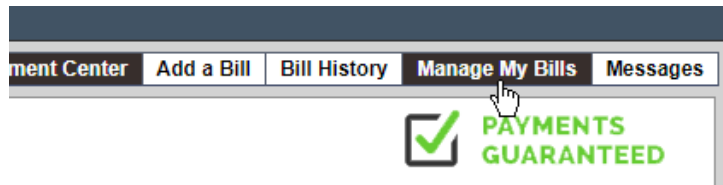
DIGITAL WALLET:

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.

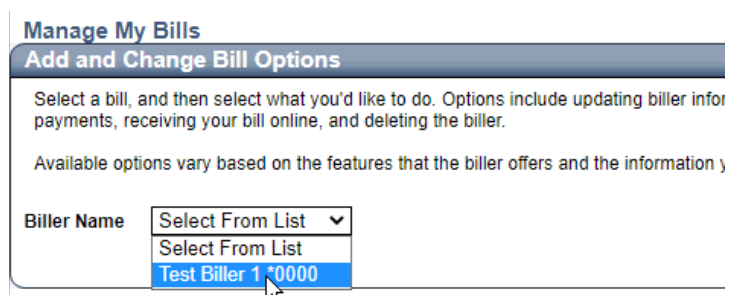


HOW TO SET UP RECURRING PAYMENTS IN BUSINESS BILL PAY ON TUESDAY, AUGUST 16

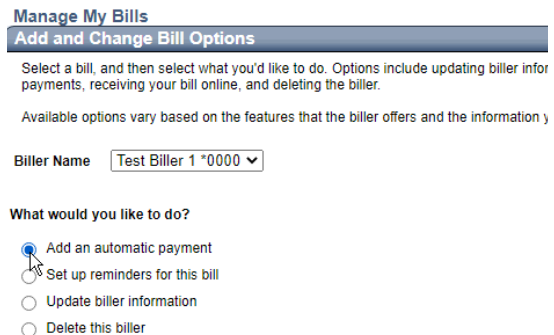
- 1 Within Business Bill Pay, select "Manage My Bills".



- 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".

What would you like to do?

☒ Add an automatic payment

Asterisks (*) indicate required information.

Pay From

*Payment Amount \$

☒ All payments are the same amount

☐ The amount of the last payment should be \$

*Send First Payment On

*Payment Frequency

Send Payments Until ☒ I change or cancel this payment

☐ A total of payments are sent

☐ But not after



RECOMMENDED SERVICES

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:

Denmark State Bank's remote deposit capture will remain active until 4:00 P.M. on Friday, August 12. At that time, this service will be disabled until Bank First's remote deposit capture becomes available on Sunday, August 14. If you currently have a scanner with Denmark State Bank, you will be able to keep the same scanner with Bank First after conversion.



RECOMMENDED SERVICES

CARDVALET®

Use CardValet to take a proactive approach in deterring fraud on your account. Download CardValet from the App Store or Google Play to get started!

Fraud Protection

- Real-time alerts keep you informed when your card is used.
- Transaction controls allows your card to work only in specific locations or geographic areas.
- When your card is "off," no withdrawals or purchases will be approved.

Control Spending

- Set spending limits for general use or specify thresholds by merchant types, such as gas, groceries or retail stores.
- Establish controls by location and change parameters via your mobile device.

Company Policy

- Maintain control of your employees' business spending with CardValet. You 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.

REAL-TIME ACCOUNT ALERTS

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 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.

E-STATEMENTS

Access your financial statements immediately, when it's convenient for you. You no longer have to wait for the mail or worry about your statements becoming lost or misdirected. You can access 18 months of statement history that you can view or print at your convenience. Bank First will alert you via e-mail when your statement is available for viewing. And, it's free! All you need is Business Online Banking. Enroll in E-Statements today by clicking on the Profile tab within Business Online Banking, then E-Statement Enrollment.

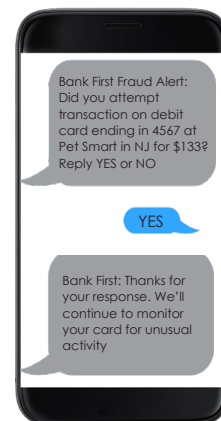
DEBIT CARD FRAUD ALERTS

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".



FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

When will Denmark State Bank become Bank First?

The merger will occur over the weekend of August 13, 2022. All Denmark State Bank branches will close after normal business hours on Friday, August 12. The Denmark, Howard, Shawano, and Whitelaw branches will re-open as Bank First on Monday, August 15; and the Reedville branch on Tuesday, August 16. The Bellevue and Lawrence branches will permanently close after normal business hours on Friday, August 12. Denmark State Bank branches will not be open on Saturday, August 13.

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

For services related to Denmark State Bank accounts, you should continue to visit Denmark State Bank until the conversion is complete on Monday, August 15, 2022. After conversion, you can visit any Bank First location.

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

While we have worked diligently to ensure you have a smooth transition to Bank First, there will be a brief period from Friday, August 12 when Denmark State Bank's business mobile and online banking are disabled until Sunday, August 14 when Bank First's business mobile and online banking services become available that you will not have access to your business accounts.

Will the Denmark State Bank ATMs be available during conversion weekend (August 13 and 14)?

Denmark State Bank ATMs at the Denmark, Howard, Shawano, and Whitelaw branches will be converted approximately two weeks prior to the merger; however, the ATMs may be interrupted intermittently while the conversion takes place. Denmark State Bank ATMs at the Bellevue and Lawrence branches will permanently close after regular business hours on Friday, August 12, 2022. Please refer to page 24 of this guide for a complete listing of ATM locations following the conversion to Bank First.

Will the Denmark State Bank phone numbers change?

No, all branch phone numbers will remain the same.

What is the Bank First website?

Bank First's website is: www.bankfirst.com. After Sunday, August 14, 2022, the Denmark State Bank website will be redirected to the Bank First website. Should you need to reference the information in this Welcome Guide, you can visit our website at any time for a quick reference.

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

Please contact your local office or our Customer Care line at 920-652-3333 for questions regarding your account. You may also email us at info@bankfirst.com and a representative will respond during regular business hours.

Can I use my Denmark State Bank checks after the merger?

Yes, you may continue using your Denmark State 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 contact your local office. Be sure to update your routing number to **075901134** at that time!

What is the routing number for Bank First?

The routing number for Bank First is **075901134**. The routing number for Denmark State 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.

What will happen with my Denmark State Bank business credit card(s)?

Your Elan business credit card(s) have and will continue to be serviced by Elan Financial Services. If you have any questions, need assistance with your card, or want to make a payment, please contact Elan Customer Support at 1-866-234-4691. Payments will no longer be accepted at the branch following Friday, August 12, 2022.

Will my branch hours stay the same?

Many of the lobby and drive-thru hours will be changing following the conversion to Bank First. Please refer to page 24 of this guide for a complete listing of locations and hours effective Monday, August 15, 2022.



FREQUENTLY ASKED QUESTIONS

ELECTRONIC BANKING

How do I log into my online banking?

Please see instructions on pages 16 and 17 of this guide for complete details.

Do I need to re-enroll in Bank First's business online banking and mobile banking?

No, you will not need to re-enroll in online banking. Your current online banking profile with Denmark State Bank will transfer over to Bank First. Please refer to the online and mobile banking guides on pages 16 and 17 for more information.

What will happen to my Business Bill Pay account?

Denmark State Bank's Business Bill Pay will remain active until 5:00 P.M. on Friday, August 12. At that time, Business Bill Pay will be disabled until Bank First's Business Bill Pay system becomes available on Tuesday, August 16. All payee information you currently have set up with Denmark State 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 Denmark State 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 18 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 E-Statements if I am currently enrolled with them at Denmark State Bank?

Yes, if you are currently enrolled in E-Statements you will continue to receive E-Statements through business online banking. There is no need to re-enroll. However, you will receive a final statement from Denmark State Bank on paper dated Friday, August 12, 2022.

What will happen to Telebanc (telephone banking)?

Denmark State Bank's Telebanc will remain active until 5:00 P.M. on Friday, August 12. Telebanc will become available on Sunday, August 14 under the Bank First name and number: 1-800-676-7535.

BUSINESS BANKING

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

The current names, features, and benefits of your Denmark State Bank deposit accounts will be converted to similar Bank First deposit accounts. Please refer to the "Important Account Changes" section on page 5 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, August 15.

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. Please review the Bank First deposit accounts on pages 6 - 7 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 Denmark State Bank statement as of Friday, August 12, 2022. Business statements for Bank First accounts will be processed on the last day of each month, starting Wednesday, August 31, 2022.



FREQUENTLY ASKED QUESTIONS

BUSINESS BANKING (continued)

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

Yes, interest rates and terms you currently receive from Denmark State 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 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.

BUSINESS LOANS

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

No changes will be made to the payments, interest rates, or other terms of your existing loan until maturity with the exception of Demand Deposit Loans (DDLs), formally known as Checking Lines of Credit at Denmark State Bank. The APR on your DDL at Bank First will be 18%. DDLs transfer the exact dollar amount of your overdraft to your checking account. Deposits to your checking account will automatically pay back the principal of your DDL plus interest. If no deposit is made, a payment of 5% of the outstanding balance plus interest will be due on the date of your checking account statement. There will be a grace period of six days.

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 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.

Will my loan statement change?

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.

Where do I mail my loan payments made on or after Friday, August 12, 2022?

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 Denmark State Bank.

What will happen with my property tax escrow?

You will receive your property tax escrow check around December 20, 2022, 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, August 12, 2022, will continue to be processed by Denmark State Bank. Any applications taken on or after Friday, August 12, 2022, will be processed by Bank First.



BANK FIRST LOCATIONS AND HOURS

APPLETON (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

ASHWAUBENON (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

BELLEVUE (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

CEDARBURG (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Fri 8:30 am - 5:30 pm

Sat 8:30 am - 12:00 pm

CLINTONVILLE (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

DENMARK (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

HOWARD (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

IOLA (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:30 am - 5:00 pm

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

KIEL (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

MANITOWOC - CUSTER STREET (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:30 am - 5:00 pm

Fri 8:30 am - 6:00 pm

Sat 9:00 am - 12:00 pm

MANITOWOC - MAIN OFFICE (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:30 am - 5:00 pm

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

MEQUON (ATM Location)

Drive-Thru Hours

Mon & Wed 9:00 am - 5:00 pm

Fri 9:00 am - 5:30 pm

Tues & Thur Closed

MISHICOT (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:30 am - 5:00 pm

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

OSHKOSH (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

PLYMOUTH (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:30 am - 5:00 pm

Fri 8:30 am - 6:00 pm

Sat 9:00 am - 12:00 pm

REEDSVILLE

Lobby Hours

Tues - Thur 8:30 am - 4:30 pm

Drive-Thru Hours

Tues - Thur 8:00 am - 5:00 pm

SEYMOUR (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:30 am - 5:00 pm

Fri 8:30 am - 5:30 pm

SHAWANO (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

SHEBOYGAN (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 6:00 pm

Sat 9:00 am - 12:00 pm

TOMAH (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

TWO RIVERS (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:30 am - 5:00 pm

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

VALDERS (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:30 am - 5:00 pm

Fri 8:30 am - 5:30 pm

WATERTOWN (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Thur 8:30 am - 5:00 pm

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

WAUPACA (ATM Location)

Lobby Hours

Mon - Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon - Fri 8:00 am - 5:30 pm

Sat 8:30 am - 12:00 pm

WHITELAW (ATM Location)

Lobby Hours

Mon & Fri 8:30 am - 4:30 pm

Drive-Thru Hours

Mon 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm



BANK FIRST LOCATIONS FOLLOWING THE MERGER

STARTING MONDAY, AUGUST 15,
WE INVITE YOU TO VISIT US AT ANY
OF OUR CONVENIENT LOCATIONS:

