



DIGITAL BANKING UPGRADE GUIDE

Launching on Monday, November 10!

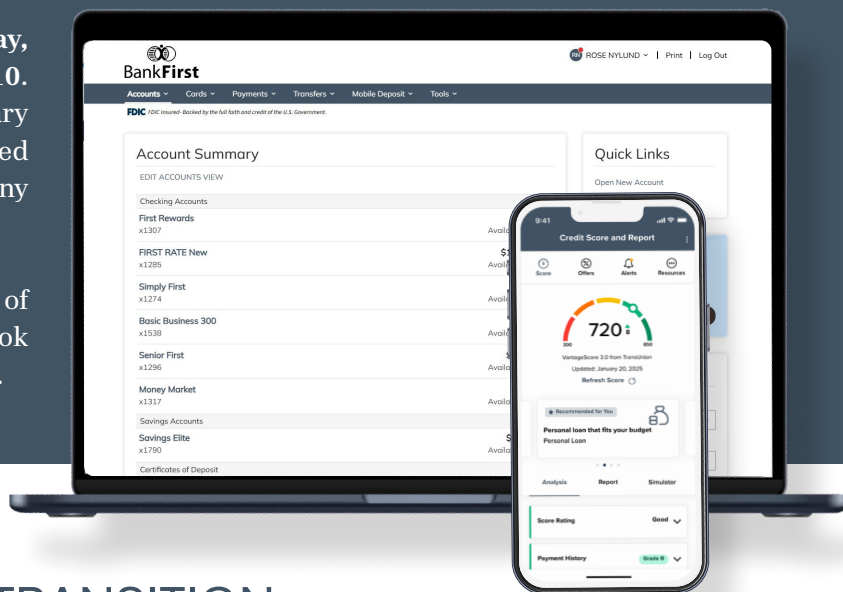
INTRODUCING BANK FIRST DIGITAL

At Bank First, we've always believed that banking should revolve around you. That belief drives our focus on continuous improvement, and we work diligently every day to enhance your banking experience. Whether managing your day-to-day finances or planning for the future, our commitment is to delivering innovative solutions that support your goals at every stage of your financial journey.

That's why we're excited to introduce Bank First Digital, a significant step forward in how we serve you today and how we'll continue to meet your needs well into the future. More than a technology upgrade, it's a redesigned experience that puts you in control. With intuitive tools, real-time insights, and a consistent experience across all your devices, Bank First Digital offers greater flexibility and convenience, no matter where or how you bank.

The system upgrade will take place from **Thursday, November 6, through Monday, November 10.** During that timeframe, you may experience temporary service interruptions. However, please rest assured that our team is working diligently to minimize any inconvenience and ensure a smooth transition.

As always, thank you for being a valued customer of Bank First. We appreciate your continued trust and look forward to elevating your digital banking experience.



HOW TO PREPARE FOR THE TRANSITION

Please review and complete the steps below to ensure a smooth transition to the new digital banking platform. Taking a few minutes to prepare now will help prevent interruptions and ensure you can access your accounts without delay once the upgrade is complete. For key dates and times, refer to page 2.

Login Information

Your current username and password will remain the same, so there is no need to re-enroll. However, if you currently use Face ID, Touch ID, or have your credentials automatically filled in by your device or browser, these features will not work on your first login to the new system. You'll need to enter your username and password manually. After that, you can re-enable these features for future logins. We recommend recording your login information in a secure location now to ensure a smooth transition.

Verify Your Contact Information

To ensure uninterrupted access to our new digital banking platform, please confirm that your contact information, including mailing address, phone number, and email address, is up to date. Changes can be made in person at your local branch, by calling your local office, or through online banking under 'Profile' in the main menu.

Desktop Access

Starting November 10, the URL for desktop access will change, and existing bookmarks will no longer work. To log in, visit **bankfirst.com** and use the Account Access box or go directly to **bankfirst.onlinebank.com**.

KEY DATES AND UPGRADE TIMELINE

Our digital banking upgrade will kick off on Thursday, November 6, with completion anticipated by Monday, November 10. During this time, some features may experience temporary service interruptions. To help you stay informed and prepared, please review the key dates and times outlined below. All times shown within this guide are Central Standard Time (CST).

	THURSDAY, NOVEMBER 6	FRIDAY, NOVEMBER 7	SATURDAY, NOVEMBER 8	SUNDAY, NOVEMBER 9	MONDAY, NOVEMBER 10
Personal Online & Mobile Banking			INQUIRY-ONLY MODE as of Friday, November 7 @ 4:00 p.m.		ALL DIGITAL BANKING SERVICES AVAILABLE!
Business Online & Mobile Banking			UNAVAILABLE as of Friday, November 7 @ 4:00 p.m.		
Mobile Deposit			UNAVAILABLE as of Friday, November 7 @ 4:00 p.m.		
Account Alerts			UNAVAILABLE as of Friday, November 7 @ 4:00 p.m.		
Bill Pay (Personal & Business)		UNAVAILABLE as of Thursday, November 6 @ 5:00 p.m.			
Zelle®		UNAVAILABLE as of Thursday, November 6 @ 5:00 p.m.			
External Transfers		UNAVAILABLE as of Thursday, November 6 @ 5:00 p.m.			
ACH Manager			UNAVAILABLE as of Friday, November 7 @ 4:00 p.m.		
Wire Manager			UNAVAILABLE as of Friday, November 7 @ 4:00 p.m.		
Remote Deposit Capture			UNAVAILABLE as of Friday, November 7 @ 4:00 p.m.		

¹ **Inquiry-Only Mode:** You'll still be able to log in and view your accounts, balances, and transaction history. However, actions such as transfers, payments, or profile updates will be temporarily disabled during this time.

² **Unavailable:** These features or accounts will not be accessible during the upgrade window. You won't be able to view information or perform any actions until full access is restored.

What's Not Changing

- **Lobby and drive-thru hours** will remain unchanged throughout the upgrade. **Please note:** all Bank First branches will be closed on **Tuesday, November 11**, in observance of Veterans Day. However, phone and live chat support will be available from 7:00 a.m. to 6:00 p.m. if you need assistance.
- **ATM access** will remain available throughout the upgrade.
- **Debit and credit cards** will not be affected by the upgrade and will continue to work for purchases and ATM transactions. However, card management services will be unavailable starting at **4:00 p.m. on Friday, November 7**, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored.
- **Telebanc** access will not be interrupted and will remain available 24/7 by calling 1-800-676-7535.

UPDATES AT A GLANCE

As we upgrade your digital banking platform, some features will look and function a little differently. To ensure a smooth transition, the following offers a quick reference to the most important updates. For key dates and times, refer to page 2.

Important Updates to **Personal** Online & Mobile Banking

LOGIN CREDENTIALS

- Digital Banking enrollment will be unavailable starting **Thursday, November 6**. If you're not enrolled by that date, you must wait until the upgrade is complete to register.
- Your current username and password will remain the same, so there is no need to re-enroll.
- Multi-factor authentication is required via a phone call or text message. If your contact information is outdated, you may be unable to log in.
- You'll now be able to update both your username and password at any time.
- Usernames are no longer case-sensitive.

ACCOUNT HISTORY & TRANSACTION DETAILS

- Account history and transaction details will transition over to the new platform.
- The default account view will display 30 days of activity.
- Enhanced search options allow you to filter by transaction type, date range, or description. You can also search by check number or amount.
- Accounts can be customized by hiding, reordering (within account types), or adding nicknames for a more personalized view. Existing nicknames will carry over to the new platform.
- Closed accounts will now be visible for 30 days and can be hidden under Edit Accounts View.

DOCUMENTS

- eStatement enrollment will be unavailable starting **Thursday, November 6**. If you're not enrolled by that date, you must wait until the upgrade is complete to register.
- Statement preferences and up to three (3) years of eStatement, loan notice, and tax document history will carry over to the new platform.

ALERTS

- Account alerts will be unavailable starting at **4:00 p.m. on Friday, November 7**, until the upgrade is complete. During this time, no notifications will be sent or received until full access is restored.
- Existing alerts will carry over to the new platform.
- System alerts will continue to be required for specific changes, such as when your phone number, user ID, email address, or password is updated.
- Push notifications to your preferred device may need to be re-established after the upgrade.
- You'll now be able to customize alerts, including what you're notified about and whether you receive alerts by email, text, or push notification.

EXTERNAL TRANSFERS

- External transfers will be unavailable starting at **5:00 p.m. on Thursday, November 6**, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored.
- Existing recurring and future-dated external transfers will carry over and can continue to be edited or deleted once on the new platform.

INTERNAL TRANSFERS

- Internal transfers will be in inquiry-only mode starting at **4:00 p.m. on Friday, November 7**, until the upgrade is complete. During this time, you'll be able to view existing transfers; however, you won't be able to initiate new transfers until full access is restored.
- Existing recurring and future-dated internal transfers will carry over to the new platform and can be viewed by all account holders. However, they can only be deleted, not edited, once on the new platform.
- New recurring internal transfers established on or after Monday, November 10, can only be viewed and edited by the user who created them.
- **Loan Payments:** Whether established through Bank First's loan system or Personal Online Banking, all existing loan payments will continue to process without interruption.

MOBILE APP

- The Bank First goBank app will be in inquiry-only mode starting at **4:00 p.m. on Friday, November 7**, until the upgrade is complete. During this time, you'll still be able to log in and view your accounts, balances, and transaction history. However, actions such as transfers, payments, or profile updates will be temporarily disabled until full access is restored.
- If you already have the Bank First goBank app installed, users with auto-updates enabled will receive a prompt to update once the new version becomes available. All others will be prompted to download the updated app when opening the existing version.
- If you don't already have the app installed, you can download it from the App Store or Google Play by searching for "**Bank First goBank.**"
- Biometric authentication (Face ID/Touch ID) will need to be re-enabled after your first manual login. Simply go to Settings → Authorized Devices.
- **Enhanced Functionality:** You will now be able to enroll in Digital Banking directly through the mobile app, a feature that was previously available only on desktop.

MOBILE DEPOSIT

- Mobile deposit will be unavailable starting at **4:00 p.m. on Friday, November 7**, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored.
- Mobile deposit history will not carry over to the new platform.
- **Not seeing mobile deposit as an option?** If you enrolled in Personal Online Banking within the last 30 days, this feature will not yet be enabled as an added security measure. If it's been more than 30 days, please contact us at (920) 652-3300.
- Your daily mobile deposit limits will remain the same as they are today. You'll be able to request an increase at any time by submitting a secure form. Simply go to Contact Us → Secure Forms → Mobile Deposit Limit Change.

BILL PAY

- Bill Pay enrollment will be unavailable starting **Tuesday, November 4**. If you're not enrolled by that date, you must wait until the upgrade is complete to register.
- Bill Pay will be unavailable starting at **5:00 p.m. on Thursday, November 6**, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored.
- Any future-dated payments established before disablement will process without interruption.
- Existing payees, payment history, and recurring payments will carry over to the new platform.

ZELLE®

- Zelle® enrollment will be unavailable starting **Tuesday, November 4**. If you're not enrolled by that date, you must wait until the upgrade is complete to register.
- Zelle® will be unavailable starting at **5:00 p.m. on Thursday, November 6**, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored.
- Any future-dated payments established before disablement will process without interruption.
- Existing payees, payment history, and recurring payments will carry over to the new platform.

CARD MANAGEMENT

- Personal debit and credit cards will not be affected by the upgrade and will continue to work for purchases and ATM transactions.
- Card management will be unavailable starting at **4:00 p.m. on Friday, November 7**, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored.
- Card-specific alerts will carry over to the new platform.
- Your daily debit card limits will remain the same as they are today. You'll be able to request an increase at any time by submitting a secure form. Simply go to Contact Us → Secure Forms → Debit Card Limit Change.
- Card management tools such as turning cards on or off, setting travel notices, and managing location preferences will now be accessible directly from the desktop version of digital banking, in addition to the mobile app.

ORDERING CHECKS

- Check ordering will now be accessible directly through the desktop version of digital banking.
- Check orders are completed through our preferred vendor, Deluxe®, which opens in a new browser window. To ensure access, please allow pop-ups from our site in your browser settings.

INTUIT QUICKEN®/ QUICKBOOKS®

- You will be able to access Quicken® or QuickBooks® through the new platform using Direct Connect, Web Connect, or Web Connect Express.
- **Before Friday, November 7** (the first action date), we recommend that you perform a data file backup and a final transaction download.
- **On or after Monday, November 10** (the second action date), you will need to complete a deactivation and reactivation of your Personal Online Banking connection to ensure that you get your current Quicken® or QuickBooks accounts connected. After completing the migration instructions found on our website at bankfirst.com/digital-banking-upgrade, please review your downloaded activity to ensure no transactions were duplicated or missed.
- **Web Connect Express (Aggregation Services):** Users who have linked their Business Online Banking to Intuit may experience an interruption for up to 3-5 business days. During this time, we recommend downloading a QFX/QBO file.



We're here to help!

Visit bankfirst.com/digital-banking-upgrade
or call (920) 652-3300 for assistance.

Important Updates to **Business** Online & Mobile Banking

LOGIN CREDENTIALS	➤ Your current username and password will remain the same, so there is no need to re-enroll. ➤ All existing user permissions and entitlements will remain the same and automatically transition to the new platform. ➤ Enhancement for Token Users: Starting Monday, November 10, hard tokens and the DigiPass app will no longer be required. Multi-factor authentication via a phone call or text message will take effect. Users will need to reset their password the first time they log in, and a mobile phone is required to complete this process. ➤ You'll now be able to update both your username and password at any time. Please note: Users of Positive Pay and Remote Deposit Capture will continue to contact Treasury Management at (920) 652-3515 to request a username change. ➤ Usernames are no longer case-sensitive.
ACCOUNT HISTORY & TRANSACTION DETAILS	➤ Account history and transaction details will transition over to the new platform. ➤ The default account view will display 30 days of activity. ➤ Enhanced search options allow you to filter by transaction type, date range, or description. You can also search by check number or amount. ➤ Accounts can be customized by hiding, reordering (within account types), or adding nicknames for a more personalized view. Existing nicknames will carry over to the new platform. ➤ Closed accounts will now be visible for 30 days and can be hidden under Edit Accounts View.
DOCUMENTS	➤ Statement preferences and up to three (3) years of eStatement, loan notice, and tax document history will carry over to the new platform. ➤ Business users will now be able to enroll in eStatements directly through digital banking. Simply go to Documents → Statement Preferences.
ALERTS	➤ Account alerts will be unavailable starting at 4:00 p.m. on Friday, November 7, until the upgrade is complete. During this time, no notifications will be sent or received until full access is restored. ➤ Existing alerts will carry over to the new platform. ➤ System alerts will continue to be required for specific changes, such as when your phone number, user ID, email address, or password is updated. ➤ Push notifications to your preferred device may need to be re-established after the upgrade. ➤ You'll now be able to customize alerts, including what you're notified about and whether you receive alerts by email, text, or push notification.
INTERNAL TRANSFERS	➤ Internal transfers will be unavailable starting at 4:00 p.m. on Friday, November 7, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored. ➤ Existing recurring and future-dated internal transfers will carry over to the new platform. ➤ Internal transfer templates will not carry over to the new platform. ➤ Loan Payments: Whether established through Bank First's loan system or Personal Online Banking, all existing loan payments will continue to process without interruption.

MOBILE APP	➤ The Bank First Business app will be unavailable starting at 4:00 p.m. on Friday, November 7. During this time, you won't be able to view information or perform any action, and should delete the app from your device. ➤ Starting Monday, November 10, both personal and business customers will utilize the same Bank First goBank app. If you don't already have it installed, you can download it from the App Store or Google Play by searching for "Bank First goBank." ➤ Biometric authentication (Face ID/Touch ID) will need to be re-enabled after your first manual login. Simply go to Settings → Authorized Devices.
MOBILE DEPOSIT	➤ Mobile deposit will be unavailable starting at 4:00 p.m. on Friday, November 7, until the upgrade is complete. During this time, mobile deposits are not available. ➤ Mobile deposit history will not carry over to the new platform. ➤ Your daily mobile deposit limits will remain the same as they are today. You'll be able to request an increase at any time by submitting a secure form. Simply go to Contact Us → Secure Forms → Mobile Deposit Limit Change.
MERCHANT CAPTURE / REMOTE DEPOSIT CAPTURE	➤ Merchant Capture will remain unchanged and will continue to function as it does today, accessible under 'Deposit Checks' in the desktop version of digital banking. ➤ Merchant Capture opens in a new browser window. To ensure access, please allow pop-ups from our site in your browser settings.
BUSINESS BILL PAY	➤ Business Bill Pay will only be accessible through the desktop version of digital banking. ➤ Business Bill Pay will be unavailable starting at 5:00 p.m. on Thursday, November 6, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored. ➤ Any future-dated payments established before disablement will process without interruption. ➤ Existing payees, payment history, and recurring payments will carry over to the new platform.
POSITIVE PAY	➤ Positive Pay will look and function just as it does today and will be accessible under Payments → Positive Pay or from the Quick Links widget within digital banking. ➤ Positive Pay will now also be available directly from the mobile app, in addition to the desktop version. ➤ Positive Pay opens in a new browser window. To ensure access, please allow pop-ups from our site in your browser settings.
ACH MANAGER	➤ No ACH transactions can be scheduled with an effective date past Monday, November 10, within the current Business Online Banking system. ➤ ACH Manager will be unavailable starting at 4:00 p.m. on Friday, November 7, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored. ➤ ACH history will not carry over to the new platform. Be sure to download up to 90 days of history before disablement. ➤ Existing ACH templates will be converted to the new platform. ➤ All recurring transfers will carry over to the new platform. Please note: Users may receive an email notification when this transition occurs. ➤ While the functionality will remain the same, the process for completing tasks will appear slightly different. Please refer to the updated guides available at bankfirst.com/digital-banking-upgrade. ➤ ACH processing times will remain the same as they are today.

WIRE MANAGER

- Wire Manager will be unavailable starting at **4:00 p.m. on Friday, November 7**, until the upgrade is complete. During this time, you won't be able to view information or perform any actions until full access is restored.
- Wire limits will be introduced with the new platform as an added security measure. You will receive a secure email with your limits before the upgrade. If you do not receive this email, please contact Treasury Management at (920) 652-3515 .
- Recurring wires and wire history will not carry over to the new platform. Be sure to download up to 90 days of history before disablement.
- Existing wire templates will be converted to the new platform.
- While the functionality will remain the same, the process for completing tasks will appear slightly different. Please refer to the updated guides available at **bankfirst.com/digital-banking-upgrade**.
- Wire cut-off times will remain the same as they are today.

CARD MANAGEMENT

- Business debit and credit cards will not be affected by the upgrade and will continue to work for purchases and ATM transactions.
- Your daily business debit card limits will remain the same as they are today. You'll be able to request an increase at any time by submitting a secure form. Simply go to Contact Us → Secure Forms → Debit Card Limit Change.
- Business credit card management, including managing users, reviewing pending controls, monitoring activity, and more, will continue to be managed through SpendTrack and will not be impacted by the upgrade. Following the upgrade, you'll be able to access it directly through digital banking using single sign-on for a simplified experience.
- Business debit card management, including turning cards on or off, setting travel notices, and managing location preferences, will continue to be performed through the standalone CardValet app. The upgrade will not impact this and will remain available as usual. If you don't currently have the app installed, you can download it from the App Store or Google Play by searching for **"CardValet."**

ORDERING CHECKS

- Check ordering will now be accessible directly through the desktop version of digital banking.
- Check orders are completed through our preferred vendor, Deluxe®, which opens in a new browser window. To ensure access, please allow pop-ups from our site in your browser settings.

INTUIT QUICKEN®/ QUICKBOOKS®²

- You will be able to access Quicken® or QuickBooks® through the new platform using Direct Connect, Web Connect, or Web Connect Express.
- **Before Friday, November 7** (the first action date), we recommend that you perform a data file backup and a final transaction download.
- **On or after Monday, November 10** (the second action date), you will need to complete a deactivation and reactivation of your Business Online Banking connection to ensure that you get your current Quicken or QuickBooks accounts connected. After completing the migration instructions found on our website at **bankfirst.com/digital-banking-upgrade**, please review your downloaded activity to ensure no transactions were duplicated or missed.
- **Web Connect Express (Aggregation Services):** Users who have linked their Business Online Banking to Intuit may experience an interruption for up to 3-5 business days. During this time, we recommend downloading a QFX/QBO file.

NEW AND NOTEWORTHY



Credit Score (Personal)

Stay on top of your credit with ease! With SavvyMoney, you can monitor your credit score anytime and anywhere within Bank First Digital. Instantly view your current score, download your full credit report, and receive real-time alerts when changes occur, such as new accounts, inquiries, or updates to your payment history. Scores are calculated using the VantageScore 3.0 model and automatically refreshed every seven days, ensuring the information you see is always current. You can also file disputes directly with TransUnion and access personalized tips to help you understand, build, and maintain a strong credit score, all for free and with zero impact on your credit.

Financial Manager (Personal)

See your complete financial picture in one place. Financial Manager allows you to connect accounts from over 18,000 financial institutions, including checking, savings, credit cards, loans, and investments, providing a clear view of your finances in one convenient dashboard. Track spending, set budgets, and monitor progress toward savings goals with intuitive charts and personalized insights. You can also review cash flow, categorize transactions automatically, and identify trends that help you make informed financial decisions.

Online Account Opening (Personal)

Open new accounts quickly and securely, wherever it's most convenient for you. With online account opening, you can add select Bank First accounts directly through our digital banking. The process is simple: choose your account, verify your information, fund your account, and submit your application in just a few minutes. It's an easy and convenient way to manage more of your banking on your schedule.

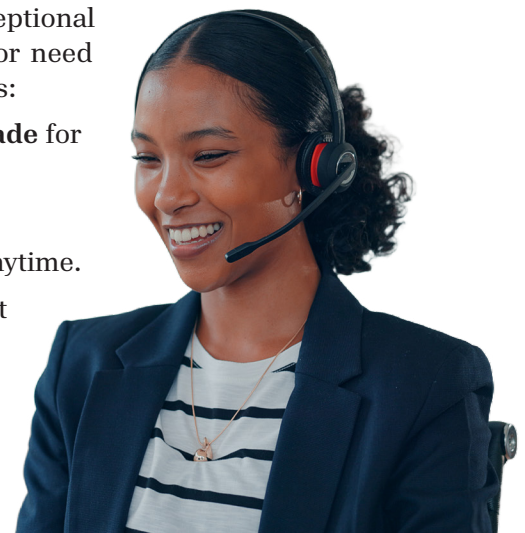
Live Chat

Connect with our team quickly and securely through our digital banking platform. Authenticated live chat allows you to start a conversation with a Bank First representative while logged in, so we can verify your information right away and assist you more efficiently. Live chat is available during business hours, and self-service prompts are accessible at any time to help you find quick answers to common questions. It's a convenient way to get the support you need, right when you need it.

WE'RE WITH YOU EVERY STEP OF THE WAY

Throughout this transition, we're committed to providing the same exceptional service you've come to expect from Bank First. If you have questions or need assistance along the way, we're here to help through the following options:

- **Online resource center:** Visit bankfirst.com/digital-banking-upgrade for FAQs, guides, training videos, and more to help you get started.
- **Call us:** (920) 652-3300
- **Chat with us:** Use live support or explore quick self-service options anytime.
- **Extended hours:** For the first two weeks after launch, our Guest Services team will be available Monday through Friday from 7:00 a.m. to 6:00 p.m. Phone and live chat support will resume normal business hours starting Monday, November 24.
- **Federal Holiday:** All Bank First branches will be closed on **Tuesday, November 11**, in observance of Veterans Day. However, phone and live chat support will be available during extended hours.



FREQUENTLY ASKED QUESTIONS

Why is Bank First upgrading its digital banking platform?

This upgrade is guided by your feedback and our commitment to continual improvement. It is designed to better meet your needs by delivering a seamless, intuitive experience, improving reliability, and expanding functionality with new tools and features that make managing your money easier and more convenient.

Is the upgrade for both personal and business customers?

Yes. Bank First Digital brings everything together in one cohesive platform. Instead of separate systems and apps, both personal and business banking will be managed through the same app and online platform. You'll still see the features that matter most to you, but now it's all in one place for a simpler, more consistent experience.

Will I need to re-enroll in Bank First's digital banking platform?

No. You will not need to re-enroll. Your existing username and password will be carried over, allowing you to access the new platform without setting up a new profile.

Will there be any downtime during the upgrade?

Yes. Some services will be temporarily unavailable during the upgrade weekend beginning Thursday, November 6. For key dates and times, refer to page 2.

Will I need to download a new mobile app?

Starting **Monday, November 10**, both personal and business customers will use the Bank First goBank app. If you already have it installed, users with auto-updates enabled will receive a prompt to update once the new version becomes available. All others will be prompted to download the updated app when opening the existing version. If you don't already have it installed, you can download it from the App Store or Google Play by searching for "**Bank First goBank**."

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 the new system. You'll need to enter your username and password manually. After that, you can re-enable these features for future logins. Simply go to Settings → Authorized Devices.

Can I still use the old URL to log in to digital banking?

No. Starting **Monday, November 10**, the URL for desktop access will change and existing bookmarks will no longer work. To log in, visit **bankfirst.com** and use the Account Access box or go directly to **bankfirst.onlinebank.com**.

Will I lose my account history?

No. Account history and transaction details will transition over to the new platform.

Will my recurring Bill Pay or Zelle® payments process during the system upgrade?

Yes. All scheduled payments (one-time or recurring) established before **5:00 p.m. on Thursday, November 6**, will process without interruption.

Do I need to re-enroll in eStatements?

No. Statement preferences and up to three (3) years of eStatement, loan notice, and tax document history will carry over to the new platform.

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

Yes. Existing alerts will carry over to the new platform; however, push notifications to your preferred device may need to be re-established after the upgrade.

Is my information secure during the upgrade?

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