

WELCOME GUIDE

IMPORTANT INFORMATION ENCLOSED



First National Bank
and Trust Company[®]



BankFirst

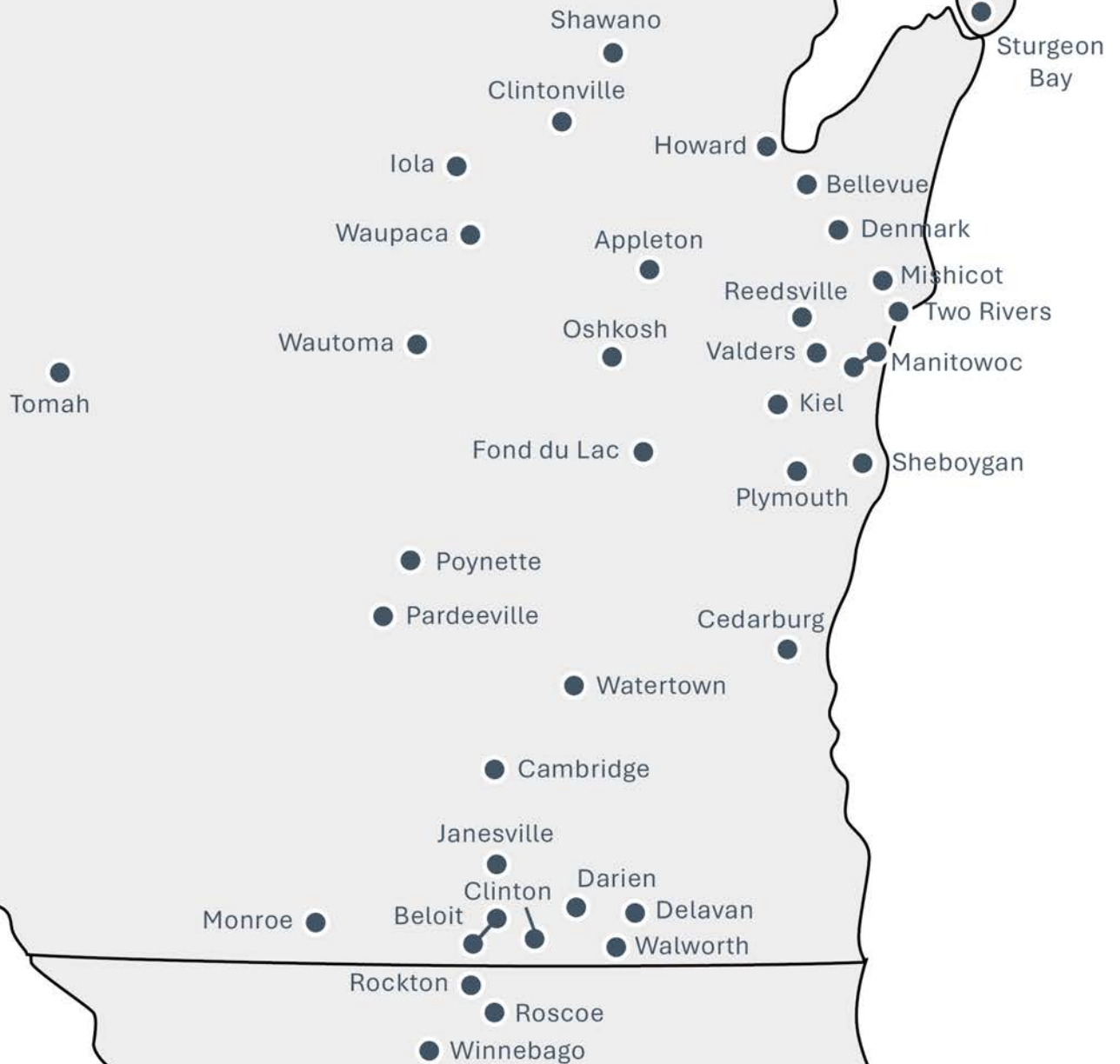
FIRST NATIONAL BANK AND TRUST
BECOMES BANK FIRST ON
MONDAY, MAY 18, 2026.



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

BANK FIRST LOCATIONS FOLLOWING THE CONVERSION

Starting Monday, May 18, we invite you to visit any of our 38 convenient locations:





April 15, 2026

Dear Valued Customer,

Thank you for the relationship you have built with First National Bank and Trust. We appreciate the confidence you have placed in our team and are excited to continue serving you as we take the next step forward as Bank First.

On January 1, 2026, Bank First completed its merger with Centre 1 Bancorp, Inc., the holding company of First National Bank and Trust, bringing together two strong, long-standing institutions rooted in relationship-based community banking. Since that time, First National Bank and Trust has been operating as a division of Bank First as our teams work closely to bring our organizations together under one unified name and shared systems.

We are now approaching the final step in that transition as we move to the Bank First name and banking systems.

On Monday, May 18, 2026, First National Bank and Trust will officially open as Bank First.

While the name on the door and our systems are changing, our commitment to you remains the same. You will continue working with the local team you know and trust, now supported by additional resources and expanded capabilities to serve your financial needs.

This Welcome Guide is designed to help you prepare for your transition to Bank First on May 18. Inside, you will find important information about your account(s), details on any updates, and an overview of the products and services available to you. After careful review, your existing account(s) at First National Bank and Trust have been aligned with comparable Bank First accounts.

In most cases, your account number(s) and online banking username will remain the same. If any changes were required, you have already received separate communication with additional details.

We are proud to build on the strong foundation established by First National Bank and Trust and look forward to continuing to serve you as we move forward under one unified name and shared systems.

If you have questions during this transition, please contact your local branch. Our team is here to help every step of the way.

Thank you for your continued trust.

A handwritten signature in black ink that reads "Mike".

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

A handwritten signature in black ink that reads "Tim".

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

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BANK FIRST LOCATIONS AND ATMS

WHAT SHOULD I DO NOW?

1. Take a moment to review key dates and timing related to upcoming changes, starting the week of May 4.
2. Keep an eye on your email and mailbox for important updates from First National Bank and Trust or Bank First. You'll receive reminders and a helpful checklist with steps to take before the merger, arriving the week of May 11.

QUESTIONS? Please contact your local office during regular business hours. A complete listing of locations effective Monday, May 18 is provided on page 26 of this guide.

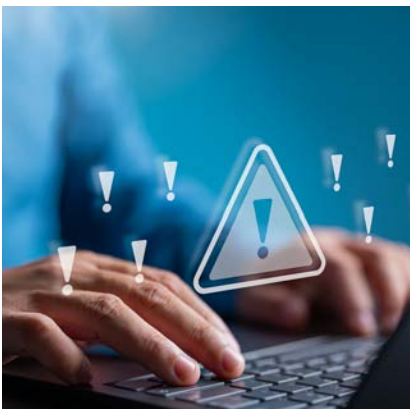
BANK FIRST CONTACTS:

- Guest Services/Online Banking Support: **920-652-3300**
- Treasury Management Support: **920-652-3515**
- Telebanc (telephone banking): **1-800-676-7535**

IMPORTANT DATES AND TIMELINE

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

Monday May 4	@ 4:00 p.m. FNBT's Send Money feature "Pay a Person" will be disabled.
Monday May 11	Enrollment in FNBT's Personal or Business Online Banking will be disabled. If you are not already enrolled, you will need to wait until Bank First Digital becomes available to register. @ 4:00 p.m. FNBT's External Account Transfer feature will be disabled.
Wednesday May 13	@ 4:00 p.m. FNBT's Personal Bill Pay, Business Bill Pay will be disabled. @ 4:00 p.m. FNBT's BizPay will be discontinued. @ 4:00 p.m. The ability to take loan payments over the phone and self-service online loan payment function will be disabled.
Friday May 15	@ 3:00 p.m. FNBT's Online Banking, Business Online Banking, Mobile Banking, and Telephone Banking will be disabled. During this timeframe, you will not be able to view your existing accounts, make transfers, or complete other actions.
Saturday May 16	All FNBT branches will be closed to prepare for the transition.
Monday May 18	First National Bank and Trust offices open as Bank First! FNBT's Mobile Banking apps will be removed from the app store. Bank First's Online Banking, Mobile Banking, Online Bill Pay, and Telebank will become available. You may start using your Bank First debit card.



STAY VIGILANT. STAY SECURE!

While we work through the system conversion, scammers may try to take advantage of the situation. Please stay alert to potential scams. FNBT and Bank First will never call, text, or email to ask for your password, PIN, or verification codes. We'll also never ask you to send or transfer money in order to 'protect it'.

If you receive an unexpected request for this information, do not click any links or provide details. Instead, verify the request by visiting a local branch or calling us directly at 920-652-3300. Your safety and security is our top priority.

FOR TIPS ON HOW TO STAY SAFE, VISIT:
bankfirst.com/fraud-and-security-center.html

IMPORTANT INFORMATION ABOUT UPCOMING ACCOUNT CHANGES

PERSONAL ACCOUNTS

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

For complete disclosures of your new account type, please refer to the chart below and referenced page number(s) in the enclosed disclosure packet. **Please note:** all rates are subject to change at our discretion at any time.

PERSONAL CHECKING

IF YOUR CURRENT FNBT ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Basic Checking one Checking ¹ one - Bank at Work ¹ Priority Plus Checking Privilege Plus Checking ¹ Renew Checking	Simply First Checking (birth date: 5/1/1964 - 4/30/2012) ²	22
	Senior First Checking (born before 5/1/1964) ²	23
	Student First Checking (birth date: 5/1/2012 - 6/1/2002) ²	24
First Money Market	Money Market	25
Matrix Money Market Consumer Relationship Money Market	Money Market Elite	26
Health Savings Account	Health Savings Account	27

¹Beginning Monday, May 18, 2026, the lifestyle benefits that were previously attached to your account will be discontinued, including: \$10,000 of Travel Accidental Death Insurance, Payment Card Protection, \$2,500 of Personal Identity Protection, Identity Monitoring, Cell Phone Protection, Bill Negotiation, Nationwide and Local Travel, Dining, Shopping & Entertainment Discounts, Roadside Assistance, Financial Wellness, Pet Care Services, Pharmacy Savings Program, Vision Care Savings Program and Hearing Savings Program will no longer be provided. Accordingly, your access to these benefits at BaZing.com and on the BaZing mobile app and all supporting customer services associated with these benefits and your membership will be discontinued.

²Dates reflect the birth date of the Primary Account Holder.

PERSONAL SAVINGS

IF YOUR CURRENT FNBT ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
First Choice Savings	First Savings	29
First Choice Savings (primary account holders born after 6/1/2008)	Kids' Club	30
Four Seasons Savings	Holiday Savings	31
IRA Variable Savings WSB IRA Savings	IRA Savings	32
Priority Savings Platinum Savings (includes Platinum Savings 30 & Platinum Savings 18)	Savings Elite	33

IMPORTANT INFORMATION ABOUT UPCOMING ACCOUNT CHANGES

CERTIFICATE OF DEPOSITS

When your First National Bank and Trust (FNBT) CD reaches maturity, it will automatically renew into a Bank First CD with a comparable term. The chart below compares the current and renewal terms. If your needs have changed, we are happy to help you review additional options.

FNBT PRODUCT	BANK FIRST PRODUCT	AUTO RENEWAL TERM
3 to 5 Month CD	3-12 Month Certificate of Deposit	Single Maturity
6 to 11 Month CD	3-12 Month Certificate of Deposit	6 Month CD
12 to 17 Month CD	12-36 Month Certificate of Deposit	12 Month CD
18 to 23 Month CD	12-36 Month Certificate of Deposit	18 Month CD
24 to 29 Month CD	12-36 Month Certificate of Deposit	24 Month CD
30 to 35 Month CD	12-36 Month Certificate of Deposit	24 Month CD
36 to 47 Month CD	3+ Year Certificate of Deposit	36 Month CD
48 to 59 Month CD	3+ Year Certificate of Deposit	48 Month CD
60 Month CD	60 Month Certificate of Deposit	60 Month CD
3 to 5 Month IRA	3-12 Month IRA Certificate of Deposit	Single Maturity
6 to 11 Month IRA	3-12 Month IRA Certificate of Deposit	6 Month IRA CD
12 to 17 Month IRA	12-36 Month IRA Certificate of Deposit	12 Month IRA CD
18 to 23 Month IRA	12-36 Month IRA Certificate of Deposit	18 Month IRA CD
24 to 29 Month IRA	12-36 Month IRA Certificate of Deposit	24 Month IRA CD
30 to 35 Month IRA	12-36 Month IRA Certificate of Deposit	24 Month IRA CD
36 to 47 Month IRA	3+ Year IRA	36 Month IRA CD
48 to 59 Month IRA	3+ Year IRA	48 Month IRA CD
60 Month IRA	60 Month IRA Certificate of Deposit	60 Month IRA CD

PLEASE NOTE:

- Current interest rate will remain as agreed under current terms until renewal.
- Current interest payment frequency will remain as agreed under the current CD term.

IMPORTANT INFORMATION ABOUT UPCOMING ACCOUNT CHANGES

SAFE DEPOSIT BOXES

As part of the transition, your First National Bank and Trust (FNBT) safe deposit box agreement will continue at Bank First. The chart below compares box sizes and annual fees, including options with and without automatic payment. If you have questions or would like to adjust your box or billing method, we are here to help.

FNBT BOXES		BANK FIRST BOXES		
Box Size	Annual Fee (Auto Pay)	Product Name	Annual Fee (Auto Pay)	Annual Fee (no Auto Pay)
4.5x4.5	\$13.00			
5x2	\$16.50	Small	\$25.00	\$30.00
5x2.5	\$21.50			
5x3	\$21.50	Medium	\$30.00	\$36.00
5x4	\$25.00			
5x5	\$28.50			
8x6	\$34.00			
10x2	\$27.50	Large	\$35.00	\$42.00
10x3	\$36.50			
10x4	\$39.50			
10x5	\$49.50	X-Large	\$45.00	\$54.00
10x6	\$55.50			
10x9	\$87.00			
10x10	\$87.00			
10x15	\$92.00			
12x22	\$105.00	XX-Large	\$60.00	\$72.00
40x25	\$200.00	Jumbo	\$85.00	\$102.00

OTHER FEES:

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

Enroll in Convenient Auto Pay

Take advantage of the Auto Pay discount by enrolling in automatic payments for your safe deposit box rental. Contact your local branch to enroll today. If you are currently enrolled in automatic payments, no action is needed.

IMPORTANT INFORMATION ABOUT UPCOMING ACCOUNT CHANGES

BUSINESS ACCOUNTS

After thorough evaluation, your FNBT business account(s) will automatically be converted to a Bank First account that most closely matches it. If you wish to review other account options, please call or visit your local office to have a customer service representative assist you. For complete disclosures of your new account type, please refer to the chart below and referenced page number(s) in the enclosed disclosure packet. **Please note:** all rates are subject to change at our discretion at any time.

BUSINESS CHECKING

IF YOUR CURRENT FNBT ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Club & Estate Checking CM ZBA Sweep Sub	Small Business 100 Checking	36
Free Business Checking Solutions Checking one Business Checking ¹ VIP Business Checking ²	Basic Business 300 Checking	37
Corporate Analysis Checking Municipal Checking	Premium Business Checking	38
Business Interest Checking IBRETA ³ IOLTA ³	First Rate Limited Business	21
Municipal Interest Checking ⁴	First Rate Public Funds	21
Business Matrix Money Market	Money Market Business	40
Business Relationship Money Market	Money Market Elite Business	41

¹Beginning Monday, May 18, 2026, the business benefits that were previously attached to your account will be discontinued, including: Bill Negotiation, Financial Wellness, Tax Filing, Buyer's Protection and Extended Warranty, and \$10,000 Cyber Liability Coverage including Ransom Threat Protection will no longer be provided. Accordingly, your access to these benefits at BaZing.com and all supporting customer services associated with these benefits and your membership will be discontinued.

²Beginning Monday, May 18, 2026, the business benefits that were previously attached to your account will be discontinued, including: Business Fraud Protection Suite including Monitoring, Bill Negotiation, Financial Wellness, Tax Filing, Buyer's Protection and Extended Warranty, and \$50,000 Cyber Liability Coverage including Ransom Threat Protection will no longer be provided. Accordingly, your access to these benefits at BaZing.com and all supporting customer services associated with these benefits and your membership will be discontinued.

³If you have an IBRETA or IOLTA trust account, it will transition into an interest-bearing DDA meeting the legal requirements of a trust account. If you have any questions, please contact your local Bank First office.

⁴Your account will continue to function the same way it currently does.

BUSINESS SAVINGS

IF YOUR CURRENT FNBT ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Business Savings	First Savings Business	39

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

If you currently use Insured Cash Sweep (ICS) or CDARS, there is nothing you need to do as a result of this merger. Your account setup, balances, and FDIC insurance coverage will continue without interruption. You will be able to login to your current Intrafi portal to retrieve historical statements and will receive an invite to create new portal credentials for future statement retrieval.

TREASURY MANAGEMENT *(also known as Cash Management)*

ACH MANAGER

ACH allows you to send and receive electronic payments such as payroll, vendor payments, and customer debits and credits. With Bank First, the cut-off time for next business day ACH processing is 5:00 p.m. CDT. In addition, Bank First offers same day ACH processing with a cut-off time of 12:00 p.m. Tokens are no longer needed for ACH submissions. Multi-factor authentication will be completed via text or phone call.

ACH Templates and Participants

- Existing ACH templates and participants will be converted and available after conversion. Please review prior to use to confirm accuracy.

Recurring ACH Transfers

- Recurring ACH transfers will not carry over.
- All recurring ACH activity must be re-established after conversion on Monday, May 18.

ACH History

- ACH history will not be converted.
- We recommend downloading or saving any needed history prior to conversion on Monday, May 18.

NACHA File Customers

- If you submit ACH files using NACHA format, you must update the offset record in your ACH file.
- Replace the FNBT routing number with the Bank First routing number before submitting files.
- Files that are not updated will be rejected.

ACH Returns, NOCs, and EDI Notifications

- ACH Returns, NOCs, and EDI information will be delivered via secure email from the Federal Reserve.
- Please whitelist the following email address to ensure delivery: notification@achedi.com

ACH Limits

- ACH limits will now function as a threshold rather than a hard stop. Activity that exceeds your approved limit will prompt a review by our team.

POSITIVE PAY

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

Data Conversion

- Check Positive Pay: all outstanding checks and file mapping templates will carry over. History will not be converted.
- ACH Positive Pay: all ACH filters will carry over. History will not be converted.
- Due to transaction history not converting, exceptions will NOT be created on May 18 for transactions posting on May 15. Please review these transactions manually and reach out to Treasury Management if any items need to be returned prior to 12:00 p.m.

Decision Cutoff Time

- The Bank First cutoff time for Positive Pay decisions is 12:00 p.m.

WIRE MANAGER

Online wires allow you to securely send domestic and international wire transfers through online banking. Tokens are no longer needed for wire submissions. Multi-factor authentication will be completed via text or phone call.

Wire Templates

- Existing wire templates will be converted and available after conversion on Monday, May 18.
- Please review all templates prior to use to confirm accuracy.
- New wire templates can be created by emailing the Wire Desk: wireexchange@bankfirst.com.

Recurring Wire Transfers

- Recurring wire transfers will not carry over.
- All recurring wire activity must be re-established after conversion on Monday, May 18.

Wire History

- Wire history will not be converted. We recommend downloading or saving any needed history prior to conversion on Friday, May 15.

Foreign Currency Wires

- Foreign currency wires are supported.
- Be sure to include the requested currency in the message to beneficiary field to ensure proper processing.

REMOTE DEPOSIT CAPTURE (RDC)

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

Scanner Setup

New scanner drivers will need to be installed on or after 3:00 p.m. on Friday, May 15. An installation guide is available at bankfirst.com/fnbt-merger.html.

Deposit Limits

- RDC deposit limits are a hard stop, not a review threshold.
- To submit a deposit that exceeds your current approved limit please contact Treasury Management.

Deposit History

- RDC deposit history will not be converted.
- We recommend downloading or saving any needed history prior to conversion on Friday, May 15.

GUIDES AND RESOURCES

Additional resources are available on our website:

bankfirst.com/fnbt-merger.html



DEBIT CARDS

DEBIT CARD CHANGES DURING THE TRANSITION TO BANK FIRST

If you currently have an FNBT personal debit card or World debit card, you will receive a new Bank First debit card by Friday, May 15, ahead of your account transition.

What to expect

- Your existing FNBT debit card will continue to work through Sunday, May 17.
- Your new Bank First debit card will begin working on Monday, May 18.
- Once your new card is active, please destroy your FNBT debit card.

Recently opened accounts

If your account was opened at an FNBT branch on or after April 2, 2026, you will receive your new Bank First debit card on or shortly after May 18, 2026.

Activating Your New Debit Card

- You may activate your new Bank First debit card as soon as you receive it; however, it cannot be used until Monday, May 18.
- Activate your card by calling 1-800-992-3808.
- During activation, you will create your PIN. You may keep your current PIN or choose a new one.

Important Things to Know

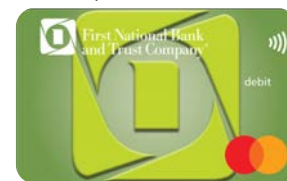
- Your debit card number will change.
- Please update any automatic payments, subscriptions, or stored card information with your new card number.

Debit Card Rewards Program Update

The FNBT Rewards debit card program will be discontinued effective **May 15, 2026**. Reward points will continue to accrue through that date. Final points will be issued in June 2026 and deposited into your rewards account.

Points may be redeemed at bankatfirstnationalrewards.com through **December 31, 2026**, after which any remaining reward certificates will expire. For questions about the FNBT Rewards program, please call 910-202-0974.

If you have a
FNBT personal debit card



You will receive a new
BANK FIRST debit card



If you have a
FNBT business debit card



You will receive a new
BANK FIRST debit card



ATM ACCESS

ATMs at all FNBT branches will be converted prior to the merger; however, the ATMs may be interrupted intermittently while the conversion takes place. Please refer to the back of this guide for a complete listing of ATM locations following the conversion to Bank First.

MONEYPASS®

Bank First, like FNBT, is a member of the MoneyPass network, giving you access to over 40,000 surcharge-free ATMs nationwide. Beginning **Monday, May 18**, you can use your new Bank First debit card at any ATM displaying the MoneyPass logo. ATM owners outside of the Bank First and MoneyPass networks may charge a fee. To find convenient ATM locations, visit moneypass.com.



IMPORTANT INFORMATION ABOUT UPCOMING CHANGES

CREDIT CARDS

Elan Credit Card Holders

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

BANK FIRST PERSONAL CREDIT CARDS

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

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

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

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

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

BANK FIRST BUSINESS CREDIT CARDS

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

	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.

AUTOMATIC PAYMENTS/DEPOSITS

The FNBT routing number will continue to work for at least six months after the merger; however, we encourage you to update your ACH payments to the new routing number as soon as possible. After Monday, May 18, you may contact your automatic payees you have established for debits and credits to update your routing number to **075901134**.

CHECKS

You may continue using your FNBT checks after the conversion of your account(s). Once you run out of checks, you may order new ones under the Bank First name and routing number by contacting your local office. The routing number for Bank First is **075901134**. The routing number for FNBT 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.

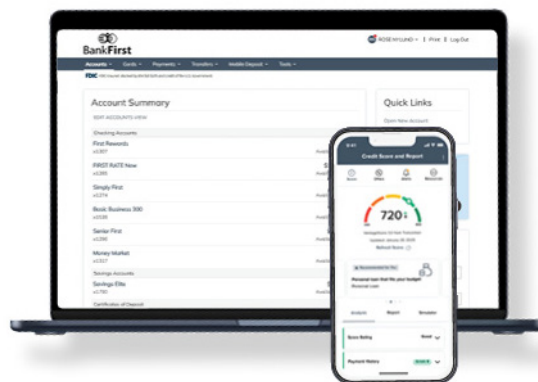
Personal - To ease the transition from FNBT to Bank First, complimentary replacement checks will be available for your first order through our preferred supplier, Deluxe®. You may begin ordering checks on **Monday, May 18**, by contacting your local office. After receiving your Bank First checks, please securely destroy any remaining FNBT checks.

Business - To ease the transition from FNBT to Bank First, a discount will be available for business customers on your initial order of checks and supplies through our preferred supplier, Deluxe®. You may begin ordering checks and supplies on **Monday, May 18**, by contacting your local office. After receiving your Bank First checks, please securely destroy any remaining FNBT checks.

DIGITAL BANKING

FNBT's Personal and Business Online Banking will be active until **3:00 p.m. on Friday, May 15**. At that time, these services will be temporarily unavailable until Bank First's Online and Mobile Banking become available on **Monday, May 18**. During this timeframe, you will not be able to view your existing accounts, make transfers or complete other actions.

Beginning **Monday, May 18**, Bank First's Online and Mobile Banking services will be available, and the FNBT website will be redirected to bankfirst.com. Pages 24 and 25 of this guide include step-by-step instructions to help you get started. When logging in for the first time, you will use the same username and password you currently use today. You will then be prompted to create a new password as part of the initial login process. Note: a small number of duplicate usernames existed between the two banks, and those customers were contacted prior to the merger to make updates.



ONLINE BILL PAY

FNBT's Personal Bill Pay, Business Bill Pay, and BizPay will be available until **4:00 p.m. on Wednesday, May 13**. After that time, BizPay will be discontinued, and FNBT's Personal and Business Bill Pay services will be temporarily unavailable while we complete the transition to Bank First. Before May 13, we recommend reviewing any bills due between May 13 and May 18 and scheduling those payments in advance.

All future-dated payments, recurring payments, and payee information you currently have set up with FNBT will automatically transfer to Bank First. **Payment history will not transfer**, so if you need access to past records, please be sure to print or save them before the conversion. Bank First's Personal and Business Bill Pay will be available beginning Monday, May 18.



**BANK FIRST
TIP**

DOWNLOAD YOUR ACCOUNT HISTORY:

Account history and transaction details WILL NOT transfer to Bank First. **We highly recommend saving or printing any information you may need before 3:00 p.m. on Friday, May 15.**

REAL-TIME ACCOUNT ALERTS

If you are currently using alerts within FNBT's Personal or Business Online Banking, those alerts **will not carry over** to the Bank First platform. **You will need to re-establish alerts on Monday, May 18.** Required system alerts (changes to your phone number, user ID, email address, or password) will continue automatically, no action needed.

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

- Log in to Online or Mobile Banking on May 18
- Go to Settings, then Manage Alerts
- Customize what you're notified about and how you receive alerts (email, text, or push notifications)
- Some alerts are actionable, allowing you to move money directly from the notification

CARD MANAGEMENT

Personal / Small Business

Take a proactive approach to protecting your account by monitoring and managing your Bank First card(s). On or after Monday, May 18, simply select "Cards" within Bank First's Online and Mobile Banking to turn your cards on or off, set location preferences, restrict transactions, establish limits, and set up alerts for certain transaction types. **If you currently manage your cards within FNBT's Mobile Banking, you will need to re-establish your controls and alerts within the Bank First platform after your account(s) have been converted.**

Treasury Management

On or after Monday, May 18, you will manage your business cards using the CardValet® app. Download CardValet from the App Store or Google Play to get started. Within the app, you can turn your cards on or off, set transaction alerts, restrict transactions by location, establish spending limits, and manage employee cards. **If you currently use CardValet with FNBT, you will need to establish new login credentials and re-establish your controls and alerts using your Bank First business debit card(s) after the conversion.**

PERSON-TO-PERSON PAYMENTS

FNBT's Send Money feature, "Pay a Person," will be available until **4:00 p.m. on Monday, May 4.** At that time, the service will be disabled as part of the conversion. Person-to-person payments will be temporarily unavailable until Bank First's Digital Banking becomes available on Monday, May 18. At that time, you will be able to enroll in and begin using Zelle®.

Zelle® is a convenient way to send and receive money with friends, family, and others you trust. Whether you're splitting the cost of a meal, gift, or trip, Zelle® makes it easy to pay your share. With over 100 million users, you can send money to people you know, even if they don't bank at Bank First.* To get started, log into Online Banking or the goBank app, navigate to "Payments", then select "Zelle" to enroll using your email address or U.S. mobile number.

TRANSFERS

External

You can continue using FNBT's external transfers feature until **4:00 p.m. on Monday, May 11.** The service will then be disabled as part of the system conversion. External transfers will be temporarily unavailable until Bank First's Digital Banking launches on **Monday, May 18.** At that time, you can re-establish your external transfers. As part of Bank First's Digital Banking, you will also have a new option to schedule recurring external transfers to like-titled accounts.

Internal

You can continue using FNBT's internal transfers feature until **3:00 p.m. on Friday, May 15.** The system will then be disabled as part of the system conversion. Internal transfers will carry over to Bank First's Digital Banking on **Monday, May 18,** but they may not be visible. To edit or delete these transfers once on the new platform, please contact your local office.

HOW TO SIGN IN TO BANK FIRST ONLINE BANKING AND MOBILE APP ON MONDAY, MAY 18

If you are currently utilizing FNBT's Personal or Business Online Banking, you may sign in to Bank First's Online Banking using the steps below. If you have any questions during the sign-in process, please call your local office or contact Guest Services (available Monday - Friday from 8:00 a.m. to 5:00 p.m.) by calling 920-652-3300.

Bank First Online Banking Enrollment

STEP 1: LOG IN

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

- Treasury Management customers no longer need a Company ID to log in.
- In most cases, your username will remain the same.
- A small number of customers had duplicate usernames between the two banks. Those customers were contacted prior to the merger and asked to update their username.

STEP 2: RESET YOUR PASSWORD

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

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

This information will be used to verify your identity.

STEP 3: COMPLETE MULTI-FACTOR AUTHENTICATION (MFA)

Multi-Factor Authentication is required. You will receive a verification code by text message or phone call using the contact information we have on file. Going forward, MFA will typically only be triggered if a login attempt looks unusual or differs from how you normally log in.

STEP 4: ACCEPT THE TERMS AND CONDITIONS

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



BANK FIRST TIP

Make sure your contact information is up to date prior to logging in to avoid any issues. You will also need (as it appears on file):

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

We recommend locating and saving your account number in advance, as you may not be able to access it once online banking is unavailable.

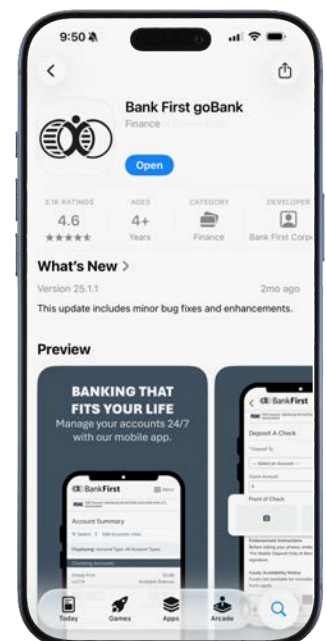
Bank First goBank Mobile App

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

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



Scan to download
the Bank First goBank
app now!



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

FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

When will FNBT become Bank First?

The system conversion will occur over the weekend of May 15, 2026. All FNBT branches will close at their regular time on Friday, May 15 and will re-open as Bank First on Monday, May 18. **FNBT branches will not be open on Saturday, May 16.**

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

For services related to FNBT accounts, you should continue to visit FNBT until the conversion is complete on Monday, May 18. After conversion, you can visit any Bank First location. Please refer to the back of this guide for a complete listing of locations effective Monday, May 18.

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

Please contact your local office during regular business hours for questions regarding your account. A complete listing of locations effective Monday, May 18 is provided on the back of this guide.

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

While we have worked diligently to ensure a smooth transition, there will be a brief period when you will not have access to your account(s). FNBT's Personal and Business Online Banking will be unavailable starting at **3:00 p.m. on Friday, May 15**, and access will be restored when Bank First's Online and Mobile Banking services become available on Monday, May 18.

What is the Bank First website?

Bank First's website is: bankfirst.com. On Monday, May 18, the FNBT website will be redirected to the Bank First website. Should you need to reference the information in this Welcome Guide, you can visit the Bank First website at any time.

Will the FNBT phone numbers change?

The FNBT phone numbers **(800) 667-4401** and **(888) 255-2114** will no longer be active after the conversion. Please refer to the back of this guide for a complete listing of updated contact information effective Monday, May 18.

What will happen to Telephone Banking?

FNBT's Telephone Banking will be active until **3:00 p.m.** on Friday, May 15. Telebanc will become available on Monday, May 18 under the Bank First name and number: 1-800-676-7535.

Will my branch hours stay the same?

Yes, your branch hours will remain the same!

Will the FNBT ATMs be available during conversion weekend (May 15-17)?

Yes, ATMs at all FNBT branches will be converted prior to the merger; however, the ATMs may be interrupted intermittently while the conversion takes place. Please refer to the back of this guide for a complete listing of locations effective Monday, May 18.

What is the routing number for Bank First?

The routing number for Bank First is **075901134**. The routing number for FNBT 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 FNBT credit card(s)?

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

FREQUENTLY ASKED QUESTIONS

Can I use my FNBT checks after the merger?

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

Please refer to the “Checks” section on page 9 for additional information regarding replacement checks.

DIGITAL BANKING QUESTIONS

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

No, you will not need to re-enroll in Online Banking. Your current Online Banking profile with FNBT will transfer over to Bank First. Page 11 of this guide includes step-by-step instructions to help you get started.

Will my username change?

In most cases, your username will remain the same. A small number of duplicate usernames existed between the two banks, and those customers were contacted prior to the merger to make updates.

Will my password change?

For your initial login, you will use your current password. You will then be prompted to create a new password as part of the initial login process. Page 11 of this guide include step-by-step instructions to help you get started.

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

Page 11 of this guide include step-by-step instructions to help you get started.

Will Face ID/Touch ID continue to work?

If you currently use Face ID or Touch ID, or have your credentials automatically filled in by your device or browser, these features will not work on your first login to Bank First’s system. You’ll need to enter your username and password manually. After that, you can re-enable these features for future logins. Simply go to Settings → Authorized Devices.

Will my account history be available after the conversion?

Account history and transaction details WILL NOT transfer to Bank First. **We highly recommend saving or printing any information you may need before 3:00 p.m. on Friday, May 15.**

What will happen to my Bill Pay account?

FNBT’s Personal Bill Pay, Business Bill Pay, and BizPay will be available until **4:00 p.m. on Wednesday, May 13**. After that time, BizPay will be discontinued, and FNBT’s Personal and Business Bill Pay services will be temporarily unavailable while we complete the transition to Bank First. Before May 13, we recommend reviewing any bills due between May 13 and May 18 and scheduling those payments in advance. All future-dated payments, recurring payments, and payee information you currently have set up with FNBT will automatically transfer to Bank First. Payment history will not transfer, so if you need access to past records, please be sure to print or save them before the conversion. Bank First’s Personal and Business Bill Pay will be available beginning Monday, May 18.

Do I need to re-enroll in eStatements?

No. Your statement preferences and up to three (3) years of eStatement, loan notice, and tax document history will carry over to the new platform. However, you will receive a final paper statement from FNBT dated Friday, May 15.

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

If you are currently using alerts within FNBT’s Personal or Business Online Banking, those alerts **will not carry over** to the Bank First platform. **You will need to re-establish alerts on Monday, May 18.** Required system alerts (changes to your phone number, user ID, email address, or password) will continue automatically, no action needed. Please refer to page 10 for more information.

FREQUENTLY ASKED QUESTIONS

Do I need to do anything to reconnect QuickBooks or Quicken?

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

Is my information secure during the conversion?

Yes. 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.**

DEPOSIT ACCOUNT QUESTIONS

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

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

Personal - Please refer to page 2 for more information, as well as the accompanying disclosures for specific information.

Business - Please refer to page 4 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 as normal. Automatic payments set up using your routing number and account number will continue for at least six months after the merger, but we recommend updating them to the new routing (075901134) number as soon as possible. Payments set up using your debit card must be updated with your new card information prior to Monday, May 18.

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, service charges may change.

Personal - Please review Personal Checking, Personal Savings, and Personal Money Market on page 2 of this guide, as well as the accompanying disclosures for details.

Certificate of Deposits and Safe Deposit Boxes - Please review pages 2-4 of this guide, as well as the accompanying disclosures for details.

Business - Please review Business Deposit on page 5 of this guide, as well as the accompanying disclosures for details.

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

Yes, the statement date for your accounts will change. You will receive your last FNBT statement as of Friday, May 15.

Personal - Bank First personal checking account statements will be processed on the 15th of each month, beginning **Monday, June 15**. If the 15th falls on a non-business day, statements will be processed on the prior business day. Personal savings account statements will be processed quarterly on the 25th, beginning **Thursday, June 25**. If the 25th falls on a non-business day, statements will be processed on the prior business day.

Business - Bank First business account statements will be processed on the last business day of each month, beginning **Friday, May 29**.

FREQUENTLY ASKED QUESTIONS

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

Yes, interest rates and terms you currently receive from FNBT will remain in effect until maturity. If your CD/IRA 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/IRA CD will renew into the next lowest term available. Upon renewal, interest is compounded and credited to your account semi-annually. If you currently receive your interest as a check or transfer, your interest frequency will remain the same.

If your current term is 180 days or less, your CD/IRA 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. Please refer to page 3.

Will my Health Savings Account transfer to Bank First?

Your existing Health Savings Account will be transferred to Bank First. You may continue to use your current HSA checks. A Bank First HSA debit card will be sent to you prior to Monday, May 18.

LOAN QUESTIONS

Will the merger affect my existing FNBT loan(s)?

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

Will my loan number(s) change?

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

Will my loan statement change?

Yes. Mortgage, consumer loan, and business loan customers will begin receiving a monthly loan billing statement from Bank First. You can also view an electronic version of your statement through Digital Banking.

Where do I mail my loan payments made on or after Friday, May 15?

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 FNBT.

What will happen with my property tax escrow?

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

What is happening to my mortgage application?

As of **Monday, March 16**, all mortgage loan applications are processed by Bank First.

What is happening to my consumer loan application?

In most cases, applications taken prior to **Friday, May 1**, will continue to be processed by FNBT. Any applications taken on or after **Monday, May 4**, will be processed by Bank First.

BANK FIRST
PRODUCTS AND SERVICES

PERSONAL CHECKING PRODUCTS

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

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

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

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

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

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

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

⁷ Fees could reduce earnings on the account. The interest rate and annual percentage yield for all tiers may change at our discretion at any time.

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

PERSONAL SAVINGS PRODUCTS

FIRST SAVINGS

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

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

SAVINGS ELITE

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

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

INVESTMENT SAVINGS

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

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

HOLIDAY SAVINGS

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

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

KIDS CLUB

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

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

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

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

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

HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) with a High Deductible Health Plan (HDHP) is a great way to set aside funds for current and future healthcare expenses. Your HSA balance will earn interest and rollover from year to year. And your HSA debit card will make paying for healthcare expenses, such as office visits, co-pays and prescription drugs, easy and convenient.^{2,6}

Plan Type	2026 Limits
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HSA contribution limit (employer + employee)

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

HSA catch-up contributions (age 55 or older)	\$1,000
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HDHP minimum deductibles	Self-only: \$1,700
	Family: \$3,400

HDHP maximum out-of-pocket amounts

(deductibles, co-payments, and other amounts)

Self-only:	\$8,500
Family:	\$17,000

CERTIFICATES OF DEPOSIT (CD)

A CD is an account which you agree will remain on deposit with Bank First for a specified period of time. All CDs are available as investment vehicles for IRAs along with a savings account. The following terms are offered and listed with their respective minimum balances.

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

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

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

PERSONAL MONEY MARKET PRODUCTS

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

PERSONAL MONEY MARKET

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

PERSONAL MONEY MARKET ELITE

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

	Money Market	Money Market Elite
Minimum Deposit to Open	\$0.00	\$0.00
Earns Interest	Yes ^{1,2}	Yes ^{1,2}
Minimum Balance to Avoid Service Charge	\$1,000.00	\$0.00
Monthly Service Charge	\$6.00	\$0.00

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

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

PERSONAL LOAN PRODUCTS

MORTGAGE LOANS

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

INSTALLMENT & CONSUMER LOANS

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

HOME EQUITY LINE OF CREDIT

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

HUNTING & RECREATIONAL LAND LOANS

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

FIRSTFLEX CREDIT

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

FIRSTFLEX LINK

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

ONLINE DEMOS

Visit bankfirst.com to view demos of our products!

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

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

Bank First National

Bill Pay
The fast and easy way to pay bills.

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

Bank First

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

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

Bank First

eStatements
A better way to receive your monthly statement.

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

Bank First

BUSINESS DEPOSIT PRODUCTS

SMALL BUSINESS CHECKING

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

BASIC BUSINESS CHECKING

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

PREMIUM BUSINESS CHECKING

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

	Small Business 100	Basic Business 300	Premium Business ³
Minimum Daily Average Collected Balance to Offset Maintenance Fee ¹	\$0.00	\$3,000.00	N/A
Monthly Maintenance Fee if Below Minimum	\$0.00	\$15.00	N/A
Free Transaction Items Per Month	100	300	N/A
Per Transaction Fee ²	\$0.25	\$0.25	See below ^{2,3}
Monthly Maintenance Fee	N/A	N/A	\$20.00
Paper Statements	\$4.00	\$4.00	\$4.00
Return Deposited Item			
Domestic	\$10.00	\$10.00	\$10.00
Foreign	\$50.00	\$50.00	\$50.00
Overdraft Fee	\$30.00	\$30.00	\$30.00
Stop Payments	\$30.00	\$30.00	\$30.00
Special Handling Return	\$20.00	\$20.00	\$20.00
Currency Services			
Rolled Coin (Per Roll)	N/A	N/A	\$0.10
Strapped Currency (Per Strap)	N/A	N/A	\$0.50

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

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

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

BUSINESS DEPOSIT PRODUCTS

FIRST SAVINGS BUSINESS

Ideal savings tools for businesses big or small!

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

BUSINESS MONEY MARKET

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

- No initial deposit requirement
 - No service charge if the average daily collected balance is at least \$1,000.00 (if the average daily collected balance falls below \$1,000.00, there is a \$6.00 service charge per statement cycle)¹
 - Earns competitive variable interest rate (interest compounded monthly)²
 - Benefit from higher interest rates with tiered rates at the following levels: \$2,499.99 & Under | \$2,500.00-\$9,999.99 | \$10,000.00-\$24,999.99 | \$25,000.00 & Over
 - Limit twenty-five (25) items³ per statement cycle; items in excess of this limit will each be assessed a \$0.25 fee
 - Available to partnerships, corporations, and limited liability companies.
-

BUSINESS MONEY MARKET ELITE

Maximize your returns with higher tiered rates.

- No initial deposit requirement
 - No service charge if the average daily collected balance is at least \$10,000.00 (if the average daily collected balance falls below \$10,000.00, there is a \$10.00 service charge per statement cycle)¹
 - Earns competitive variable interest rate (interest compounded monthly)²
 - Earn higher interest rates on larger balances. The market-based interest rate is tiered and may vary at the following levels: \$9,999.99 & Under | \$10,000.00-\$49,999.99 | \$50,000.00-\$99,999.99 | \$100,000.00 & Over
 - Limit twenty-five (25) items³ per statement cycle; items in excess of this limit will each be assessed a \$0.25 fee
 - Available to partnerships, corporations, and limited liability companies
-

HEALTH SAVINGS ACCOUNT (HSA)

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

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

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

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

BUSINESS LOAN PRODUCTS

WORKING CAPITAL LINES OF CREDIT

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

EQUIPMENT LOANS

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

BUSINESS EXPANSION LOANS

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

REAL ESTATE LOANS

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

CONSTRUCTION AND DEVELOPMENT LOANS

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

GOVERNMENT GUARANTEED LENDING

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

OPERATING LOANS

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

FARMLAND LOANS

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

EQUIPMENT AND FACILITY FINANCING

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

LIVESTOCK LOANS

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

DAIRY LOANS

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

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.

TREASURY MANAGEMENT PRODUCTS

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

ACCOUNTS RECEIVABLE (COLLECTIONS)

Operate more efficiently with automated payment collection and processing.

- Automated Clearing House (ACH) Collection
Additional option for your business customers in the invoice range of \$1,000-\$5,000
- Wire Transfers
- Lockbox Service
- Remote Deposit Capture
- Merchant Credit Card Processing

ACCOUNTS PAYABLE (DISBURSEMENTS)

Distribute your funds quickly and cost-effectively.

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

MANAGEMENT TOOLS

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

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

FRAUD PREVENTION

Keep your business proactively ahead of fraud.

Complimentary for Small Business 100, Basic Business 300, and Non-profit accounts!

- Check Positive Pay
- ACH Positive Pay
- Reverse Positive Pay (ACH and Check)



BUSINESS ACCOUNT OPTIONS

Account options that make banking easy!

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

GLOBAL TRADE PAYMENTS

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

TRUST & WEALTH MANAGEMENT

As part of the merger, Bank First expanded its services with the addition of FNBT's experienced Wealth Management team. Effective January 1, 2026, the group became Bank First Trust & Wealth Management, combining trusted expertise with the strength of the merged organization.

Our team provides comprehensive trust and wealth services for individuals, families, and businesses, including:

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

We take a relationship-based approach, working closely with you to understand your goals and develop strategies tailored to your unique needs. Whether you are planning for retirement, managing investments, navigating life transitions, or building a legacy for future generations, our team is here to provide clarity and confidence every step of the way.

For FNBT clients currently using Trust or Wealth Management services, nothing changes—you'll continue working with the same team, with uninterrupted access to your accounts and services, now under the Bank First Trust & Wealth Management name.

If you're new to these services, this is an opportunity to explore how integrated banking, trust, and investment solutions can support your broader financial goals.

Learn more at bankfirst.com/trust-and-wealth-management or speak with your banker.

MEET OUR TRUST & WEALTH MANAGEMENT TEAM



MARK LEACH
Chief Wealth
Management Officer



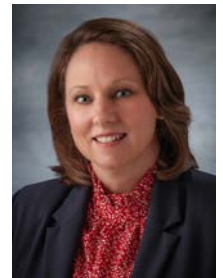
NICHOLE BOGGIE
Wealth Administration
Specialist Lead



ROBIN CHAMBERS
Trust Officer



KAITLYN LESLIE
Sales Assistant



MINDY LUCCHESI
VP - Trust Officer



PAULA MEILI
Trust Officer



STEVE SCHOU
VP - Trust
Investment Officer



JUSTIN SEELEY
Investment
Executive



FRAN SORENSON
AVP - Trust Officer







TONI WATERHOUSE
Wealth Administration
Specialist



BANK FIRST LOCATIONS AS OF MAY 18, 2026



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

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



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



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



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



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



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



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



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


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



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

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

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

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

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



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



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



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



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



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



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



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



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

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



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


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



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



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

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


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


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



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


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

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

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

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

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

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



Scan to view
hours by location.



ATM
Location



Safe Deposit
Box Location