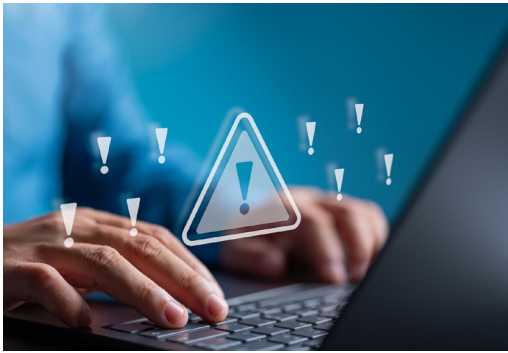


Welcome!

We are happy to continue serving you, now as Bank First. Although our name is changing, you will continue to work with the same local team and enjoy the same personal service. Please review this mailer and the Welcome Guide you received mid-April. You can also view it online by scanning the QR code or visiting bankfirst.com/fnbt-merger.html.

Scan to
view the
Welcome
Guide!



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

QUESTIONS?

Please contact your local office during regular business hours. A complete listing of locations effective Monday, May 18 can be found on the back of the Welcome Guide.

IMPORTANT CONTACT INFORMATION:

- Guest Services/Online Banking Support: **920-652-3300**
- Telebanc (telephone banking): **800-676-7535**
- Email: info@bankfirst.com



402 N. 8th Street | P.O. Box 10, Manitowoc, WI 54221-0010

Presorted STD
U.S. Postage
PAID

Current Household Resident(s)
Address
City, State, Zip



FNBT / Bank First Merger
Your Conversion Checklist is Inside!

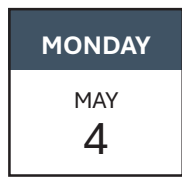


FIRST NATIONAL BANK AND TRUST
BECOMES BANK FIRST ON **MONDAY, MAY 18, 2026!**



IMPORTANT DATES AND TIMELINE

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

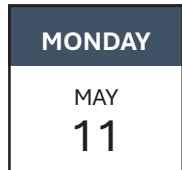


REVIEW THE WELCOME GUIDE

Sent in April, this guide outlines what to expect and important account details. Visit www.bankfirst.com/fnbt-merger.html for an electronic version of the Welcome Guide.

COMPLETE "PAY A PERSON" TRANSACTIONS BY 4:00 P.M.

This service will be unavailable after this time and return on Monday, May 18.

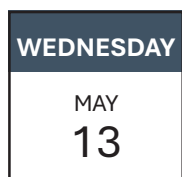


COMPLETE EXTERNAL TRANSFERS BY 4:00 P.M.

After this time, external transfers will be temporarily unavailable until Monday, May 18.

MAKE NOTE OF YOUR PERSONAL INFORMATION

You'll need your account number, email address, and last name to access Bank First's digital banking platform.

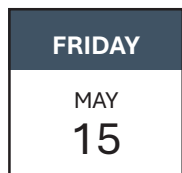


COMPLETE BILL PAY AND BIZPAY ACTIVITY BY 4:00 P.M.

- Schedule any payments due between May 13–18 in advance
- Recurring and future payments will transfer
- Payment history will not transfer—save records if needed
- BizPay will be discontinued

MAKE LOAN PAYMENTS BY 4:00 P.M.

Loan payments (online and phone) will be unavailable during the transition period and will return on Monday, May 18.



COMPLETE FINAL ACTIONS IN FNBT'S ONLINE BANKING, MOBILE BANKING, & TELEBANC BY 3:00 P.M.

After this time, these services will be temporarily unavailable until May 18. During this timeframe you will not be able to view your existing accounts, make transfers, or complete other actions. For more information, see page 9 of the Welcome Guide.

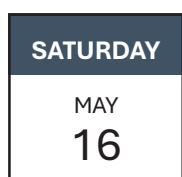
SUBMIT MOBILE DEPOSITS BY 3:00 P.M.

Mobile Deposit will also be unavailable during the transition.

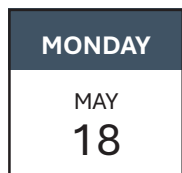
ACTIVATE YOUR BANK FIRST DEBIT CARD

You can activate your card upon receipt and create your PIN by calling 800-992-3808. It will be ready to use starting May 18.

If your account was opened after April 2, your Bank First debit card will either be mailed to you after Monday, May 18, or you can visit a branch to pick it up based on what you selected at account opening.



ALL FNBT BRANCHES WILL BE CLOSED TO PREPARE FOR THE TRANSITION.



ALL FIRST NATIONAL BANK AND TRUST OFFICES OPEN AS BANK FIRST!

SIGN IN TO BANK FIRST'S ONLINE BANKING, MOBILE BANKING, AND BILL PAY SERVICES

Bank First's digital banking services are now available. When logging in for the first time, use your current FNBT username and password. You'll be prompted to reset your password and will need your account number, email address, and last name to complete the process.

If you previously set up Account Alerts, you will need to re-establish them within the new system. See pages 10 & 11 of the Welcome Guide for more information.

UPDATE YOUR AUTOMATIC PAYMENTS

The FNBT routing number will continue to work for at least six months; however, we recommend updating automatic payments soon.

- New routing number: 075901134
- Contact your employer and any companies you pay or receive payments from
- Update any saved debit card information, as your card number has changed

ORDER NEW CHECKS UNDER THE BANK FIRST NAME & ROUTING NUMBER

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. For additional information regarding complimentary replacement checks, see page 9 of the Welcome Guide.

START USING YOUR BANK FIRST DEBIT CARD (MUST BE ACTIVATED PRIOR TO USING)

Your new Bank First debit card will start working on Monday, May 18. At that time, please destroy your FNBT debit card. For more information, see page 7 of the Welcome Guide.