

WELCOME TO BANK FIRST

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



PERSONAL WELCOME GUIDE:
IMPORTANT INFORMATION
ENCLOSED



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IMPORTANT CONTACT INFORMATION:

Local Office Locations	Please refer to page 20 for locations and hours
General Info: 920-652-3333	Available during regular business hours
Debit Card Activation: 1-800-992-3808	Available 24/7
Email: info@bankfirst.com	Available 24/7



WELCOME TO BANK FIRST!

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

WE CAN DO MORE, TOGETHER

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

HIGHLIGHTS OF OUR MERGER

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

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

Joining Bank First will allow us to enhance our contributions to our communities. Bank First has created a culture focused on community involvement, and its employees are empowered to volunteer and give back in many ways. In 2021, Bank First contributed over \$543,000 to 504 local events and non-profit organizations. Our employees donated over 8,145 hours of volunteering in the community as well. In addition to volunteerism and financial support, Bank First takes pride in using customers and local businesses as its vendors.

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

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




IMPORTANT DATES

August 2022

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
7	8	9	10	11	12	13
	You will be receiving a mailing from Bank First this week with important reminders and a checklist of things to do before the merger.				At 1:00 P.M., Denmark State Bank's mobile deposit capture disabled. At 5:00 P.M., Denmark State Bank's Bill Pay disabled. At 5:00 P.M., Denmark State Bank's personal online banking, mobile banking, and Telebanc will go into inquiry only mode.	Denmark State Bank branches will be closed to prepare for the transition.

With "inquiry only" mode, you will be able to view your existing account information, however you will not be able to make transfers or complete other actions.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
14	15	16	17	18	19	20
Denmark State Bank's personal online banking, mobile banking, and Telebanc disabled. Bank First's personal online banking, mobile banking, and Telebanc will become available.	<h3>Welcome to Bank First!</h3> <p>Denmark State Bank opens as Bank First!</p> <p>Denmark State Bank's mobile banking app will be deleted from the app store.</p> <p>Bank First's Bill Pay will become available.</p> <p>You may start using your Bank First debit card.</p> <p>Please visit your local office to say hello and celebrate our commitment to serving you as a Bank First customer!</p> 					

What should I do now?

1. Keep banking as usual with Denmark State Bank. The products and services you currently use will not officially change to Bank First until Monday, August 15, 2022.
2. Watch your mailbox for important information from Bank First. We will be sending you important reminders and a checklist of things to do before the merger. You can expect this mailing the week of August 8.

Questions?

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

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

You may also visit us online at either:

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



GET TO KNOW BANK FIRST

Bank First was founded in 1894 in Manitowoc, Wisconsin, with a capitalization of \$50,000. Through a combination of acquisitions and de novo offices, our bank now has assets in excess of \$2.9 billion and has expanded to serve the financial needs of those throughout Wisconsin. Our growth has been achieved through our relationship-based model of banking. We take pride in knowing our customers on a personal level and working together to create value for themselves, their families, and the communities in which we live.

At Bank First, we strive to deliver a superior banking experience through personalized customer service and beneficial financial solutions to large and small businesses, non-profit organizations, local municipalities, and families. We are committed to providing the highest levels of satisfaction through individualized attention and understanding your needs. You will find our bankers are highly capable, enthusiastic and trusted advocates of the customers they serve.

Over the years, Bank First has experienced tremendous growth and success as a result of the hard work and dedication of our staff as well as the continued support of our customers, shareholders, and the wonderful communities we serve.

As Bank First looks to the future, we will continue to focus on our relationship-based model of banking and expanding our reach throughout the State of Wisconsin. Bank First will continue to expand through organic growth and in the form of de novo branches and strategic acquisitions in the coming years. We are excited for the opportunity to provide superior products and services to a larger base.



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

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

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

NPS = 86
(Net Promoter Score)

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



OUR CORE VALUES

RELATIONSHIP BASED

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

COMMUNITY FOCUSED

Bank First takes great pride in supporting our community. We believe by working together, we can transform lives and build stronger communities for our future generations. We have created a culture focused on community involvement, and our employees are empowered to volunteer and give back in many ways. In 2021, Bank First contributed over \$543,000 to 504 local events and non-profit organizations. Our employees donated over 8,145 hours of their time volunteering in the community as well. Giving back has allowed Bank First to develop meaningful relationships with local families, businesses, and non-profit organizations. We believe these relationships strengthen us and the communities we serve.

INNOVATIVE PRODUCTS & SERVICES

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

VALUE DRIVEN

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

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



IMPORTANT ACCOUNT CHANGES

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

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

PERSONAL CHECKING ACCOUNTS

IF YOUR CURRENT DENMARK STATE BANK ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Active Performance Checking Active Performance Checking w/ Savings Relationship Advantage Checking	First Rate Checking	24-27
Cash Back Rewards Checking	First Rewards Checking	28
Health Savings Checking	Health Savings Account	29-33
Choice Checking Special Purpose Checking	Simply First Checking	34

PERSONAL SAVINGS ACCOUNTS

IF YOUR CURRENT DENMARK STATE BANK ACCOUNT TYPE IS:	YOUR NEW BANK FIRST ACCOUNT TYPE WILL BE:	DISCLOSURE PAGE NUMBERS:
Money Market Statement Savings (<i>primary account holders 18 years or older</i>)	First Savings	35-38
Statement Savings (<i>primary account holders under the age of 18</i>)	Kids' Club	39-42
Holiday Club	Holiday Savings	43-46
Money Market IRA	IRA Savings	47-50
Every Single Day Savings High Yield Reserve Savings Private Banking Money Market	Savings Elite	51-54



BANK FIRST CHECKING ACCOUNTS

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

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 E-Statements are required to qualify for this account. If a debit card is no longer active or if E-Statements 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: E-Statements, 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 E-Statements are required to qualify for this account. If direct deposit is discontinued, if a debit card is no longer active, or if E-Statements 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 Excludes any ATM owner usage fees.

⁸ 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.



BANK FIRST SAVINGS ACCOUNTS

FIRST SAVINGS

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

- Earns competitive variable interest rate.
- Interest rate is determined by account balance.
- No minimum balance requirement.
- \$0.00 minimum to open an account.
- Available for use with your debit card.**

*Not applicable for minors.

**If Debit cards are used with this account, statements are generated monthly.

SAVINGS ELITE

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

- Ten (10) debit transactions (withdrawal or transfer) allowed per statement cycle when statements are produced monthly and thirty (30) when statements are produced quarterly.
- Earns competitive variable interest rate on higher tiers.
- Interest rate is determined by account balance.
- No minimum balance requirement.
- \$0.00 minimum to open an account.

HOLIDAY SAVINGS

Our Holiday Savings account is an interest bearing account which allows you to save regularly. Funds will be automatically transferred to your account at the start of the holiday shopping season.

- Account earns a competitive variable interest rate.

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.
- Earns competitive variable interest rate.
- Interest rate is determined by account balance.
- No minimum balance requirement.
- \$0.00 minimum to open an account.

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. Your HSA debit card will make paying for healthcare expenses, such as office visits, co-pays and prescription drugs, easy and convenient.

CERTIFICATES OF DEPOSIT (CD)

A Certificate of Deposit is an account which you agree will remain on deposit with Bank First for a specified period of time. The following terms are offered and listed with their respective minimum balances.

<u>Term (in months)</u>	<u>Minimum Deposit</u>
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.

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

An IRA allows you to place funds in certain investments and earn tax advantages. All CDs are available as investment vehicles for IRAs along with a savings account. IRA withdrawals may be subject to income tax liabilities, IRS penalties, or early withdrawal interest penalties imposed by the bank.

Interest rates paid on Bank First accounts are based on the account type and balance. Interest is accrued daily. Please see our Savings Rate Sheet for current interest rates, or call Bank First. 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 Inactivity Fee of \$3.00 per month. Minors are excluded from this fee.

ATTENTION CD AND IRA CUSTOMERS:

For information regarding your interest rates and terms, please refer to our Personal Banking Frequently Asked Questions on pages 18 - 19 of this guide.



BANK FIRST MONEY MARKET ACCOUNTS

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.
- 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	Yes
Minimum Balance to Avoid Service Charge	\$1,000.00	\$0.00
Monthly Service Charge	\$6.00	\$0.00

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. 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. 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.



BANK FIRST 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 www.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 www.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 FirstflexCredit - 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

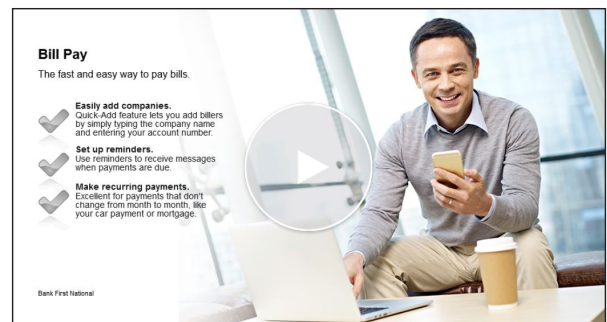
Firstflex Link connects your checking account to your savings account or another deposit account and will automatically transfer funds in case you fall short - provided funds are available. Draws occur in \$100.00 increments. There is a \$10 per transfer fee.

DEMAND DEPOSIT LOANS (DDLs)/ CHECKING LINES OF CREDIT

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

ONLINE DEMOS

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



DEBIT AND CREDIT CARDS

DEBIT/ATM CARDS

Your Transition to Bank First

- If you have a Denmark State Bank debit/ATM card, you will receive a new Bank First Mastercard debit card by Friday, August 12, 2022, before the transition of your account to Bank First. You may activate your new Bank First debit card upon receipt; however, you will not be able to use it until Monday, August 15.
- Your debit card number **WILL** change. As such, you will need to update any automatic payments or stored card information with your new debit card number.
- Your new debit card can be activated by calling **1-800-992-3808**. During activation, you will create your PIN. You may use the same PIN you have today, or you may create a new one.

Bank First Debit Cards

Your existing Denmark State Bank debit/ATM card will remain open until Sunday, August 14, 2022. Your new Bank First debit/ATM card will start working on Monday, August 15. At that time, please destroy your Denmark State Bank card. Use your debit card to make purchases anywhere MasterCard is accepted or go to any ATM to access your accounts to withdraw cash, check your balance, or transfer funds on your time.

CREDIT CARDS

Your Transition to Bank First

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

Bank First Credit Cards

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

	First 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.



ELECTRONIC BANKING

PERSONAL ONLINE BANKING

Your Transition to Bank First

Denmark State Bank's online and mobile banking will remain active until 5:00 P.M. on Friday, August 12, 2022. At that time, both services will enter an "inquiry only" mode until Bank First's online and goBank mobile banking becomes available on Sunday, August 14. During this timeframe, you will be able to view your existing accounts using your current Denmark State Bank online banking; however, you will not be able to make transfers or complete other actions.

Bank First's online and goBank mobile banking services will become available on Sunday, August 14, 2022. At that time, the Denmark State Bank website will be re-routed to www.bankfirst.com. Great news! You will be able to use the same username and password that you're currently using today. In addition, you will have access to your Denmark State Bank transaction history.

Bank First Personal Online Banking

Bank First's online banking platform will offer similar functionality and capabilities to the platform you are currently utilizing with Denmark State Bank. With Bank First's online banking, you will be able to:

- Review account balances in real time
- Review transactions in real time
- Transfer funds between Bank First accounts or make loan payments
- View and print your E-statement instead of receiving paper statements (optional)
- Export personal financial information into a financial program, such as Quicken
- View and print check copies
- Activate account alerts
- Access Online Bill Pay
- Utilize Zelle® (person to person payments)
- Deposit checks (with goBank mobile app)
- Place stop payments on checks

PERSONAL ONLINE BILL PAY

Your Transition to Bank First

Denmark State Bank's Bill Pay will remain active until 5:00 P.M. on Friday, August 12. At that time, Bill Pay will be disabled until Bank First's Bill Pay system becomes available on Monday, August 15. Bill Pay data converted from Denmark State Bank to Bank First will include customer profile information, bank account(s), payees, future dated payments, recurring payments, history, and account-to-account transfer payments. **However, person-to-person (Popmoney) information will not convert.**

Introducing Zelle®!

If you like Popmoney, you are going to love Zelle®. Once Bank First's Bill Pay system becomes available on Monday, August 15, you can easily send money to friends, family and others you know and trust¹, regardless of where they bank². Whether you're paying rent, gifting money, or splitting the cost of a bill, Zelle® has you covered.

If you are not currently enrolled in Denmark State Bank's Bill Pay, simply log in to Bank First's online banking on or after Monday, August 15 and select Bill Pay to get started. You will be prompted to review and accept the Terms and Conditions. While Bill Pay enrollment is required through your browser, you may access Bill Pay and Zelle® through our mobile app after initial activation.

¹ Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®.

² Must have a bank account in the U.S. to use Zelle®.

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



OTHER PRODUCTS AND SERVICES

CHECKS

You may continue using your Denmark State Bank checks after the conversion of your account. Once you run out of checks, you may order new ones under the Bank First name and routing number via our website at www.bankfirst.com or by contacting your local office. The routing number for Bank First is **075901134**. The routing number for Denmark State Bank will continue to work for at least six months after the merger; however, we encourage you to transition your checks over to the new routing number in the near future.

AUTOMATIC PAYMENTS/DEPOSITS

The routing number for Denmark State Bank will continue to work for at least six months after the merger; however, we encourage you to transition your ACH payments over to the new routing number in the near future. After Monday, August 15, you may contact your employer and/or any other automatic payees you have established for debits and credits to update your bank's routing number to: **075901134**.



BANK FIRST TIP

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

SAFE DEPOSIT BOXES

There's no better place to safely keep your important documents or valuables than a safe deposit box at Bank First. You will still enjoy access to your Safe Deposit Box with Bank First after the conversion. If you have questions regarding your box size and pricing, please contact us during regular business hours.

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

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

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

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

ATM ACCESS

Your transition to Bank First

Denmark State Bank ATMs at the Denmark, Howard, Shawano, and Whitelaw branches will be converted approximately two weeks prior to the merger; however, the ATMs may be interrupted intermittently while the conversion takes place. Denmark State Bank ATMs at the Bellevue and Lawrence branches will permanently close after regular business hours on Friday, August 12, 2022. Please refer to page 20 of this guide for a complete listing of ATM locations following the conversion to Bank First.

MoneyPass®

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

- Look for the MoneyPass® logo and use your Bank First debit card surcharge-free¹.
- Easy-to-find ATMs at moneypass.com.
- Start enjoying the benefits of the MoneyPass® ATM Network on Monday, August 15, 2022!

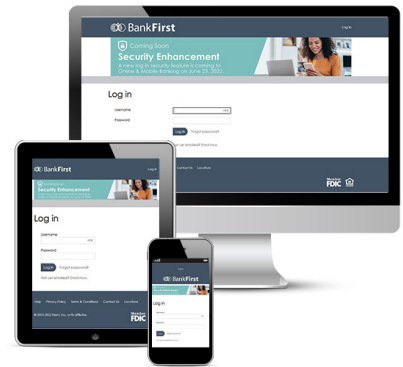


PERSONAL ONLINE BANKING ENROLLMENT GUIDE

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

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

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



- Online Banking
- Mobile Deposit
- Digital Wallet
- Bill Pay
- E-Statements
- Debit Card Fraud Alerts
- goBank (mobile banking)
- Card Manager
- Zelle®

IMPORTANT REMINDERS



Denmark State Bank's online and mobile banking will remain active until 5:00 P.M. on Friday, August 12, 2022. At that time, both services will enter an "inquiry only" mode until Bank First's online and goBank mobile banking becomes available on Sunday, August 14. During that timeframe, you will be able to view your existing accounts using your current Denmark State Bank online banking; however, you will not be able to make transfers or complete other actions.



Bank First's online and mobile banking services will become available on Sunday, August 14, 2022. At that time, the Denmark State Bank website will be re-routed to www.bankfirst.com. We encourage you to log into online banking once it becomes available.

You will be able to log in using your same username and password!

FOR BUSINESS CUSTOMERS

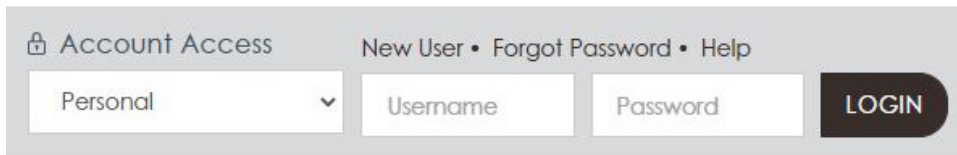
A Business Banking Welcome Guide will be sent out to all Business customers in the coming days. If you own a business and bank with Denmark State Bank, please keep an eye out for this guide, as it will contain important information about your business account relationship.



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

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

- 1 Go to www.bankfirst.com. Using the Account Access box near the top right corner of the page, enter your current Online Banking ID (Username) and Password. Click "Login".



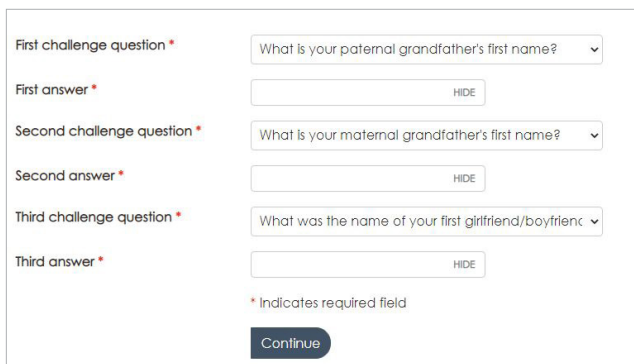
The screenshot shows the 'Account Access' section of the Bank First website. It includes a dropdown menu set to 'Personal', input fields for 'Username' and 'Password', and a 'LOGIN' button. Above the input fields are links for 'New User', 'Forgot Password', and 'Help'.



BANK FIRST REMINDER


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

- 2 Review and accept Bank First's "Electronic Banking Terms and Conditions".
- 3 Establish three security challenge questions. These questions are used as an additional level of security when logging in on new devices.

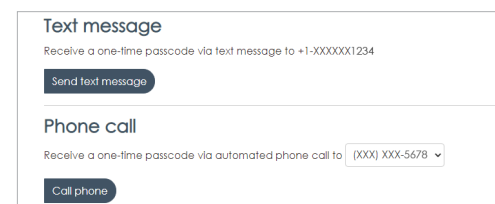


The screenshot displays the security challenge questions setup screen. It contains three questions, each with a dropdown menu for the question and a text input field for the answer. The questions are: 'What is your paternal grandfather's first name?', 'What is your maternal grandfather's first name?', and 'What was the name of your first girlfriend/boyfriend?'. Each answer field has a 'HIDE' button. A 'Continue' button is at the bottom. A note states '* Indicates required field'.

- 4 You will then be prompted to set up your phone verification number(s). In the future, this feature will replace security challenge questions and will only be activated if it detects a login attempt that falls outside of how you typically log in. When this happens, you will be prompted to enter a passcode which will be sent using your preferred delivery method: text message or phone call. Simply enter the passcode to complete your log in.



The screenshot shows the phone verification setup screen. It includes input fields for 'Home phone' (with a placeholder '(920) ###-####'), 'Mobile phone' (with a dropdown for country code, currently set to 'USA (+1)'), 'Work phone' (with a placeholder '(920) ###-####'), and 'Work extension'. A 'Continue' button is at the bottom.



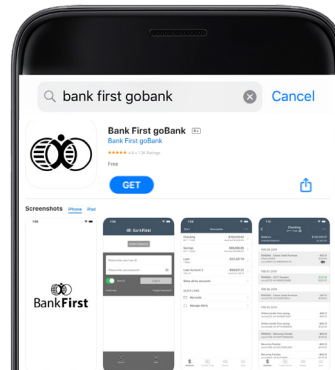
The screenshot displays two options for receiving a one-time passcode. The 'Text message' option includes a 'Send text message' button. The 'Phone call' option includes a dropdown for the phone number (placeholder '[XXX] XXX-5678') and a 'Call phone' button.

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

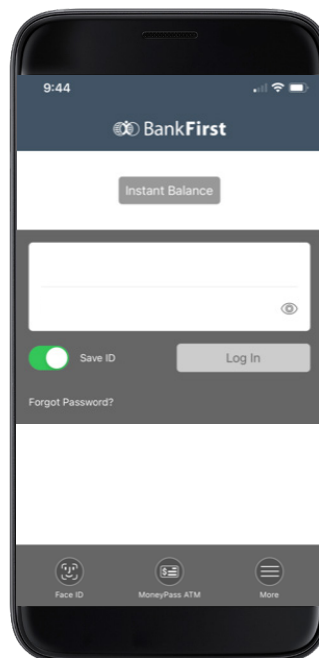


HOW TO SIGN IN TO BANK FIRST GOBANK MOBILE BANKING ON SUNDAY, AUGUST 14

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



- 2 Open the **Bank First goBank** app and enter your login credentials. Great news! You will be able to use the same username and password that you're currently using with Denmark State Bank.



← Username
← Password

- 3 Congratulations! You are now ready to use Bank First goBank mobile banking. With goBank, you can check balances on all your accounts, view transaction history, view checks, deposit checks, and transfer funds between eligible Bank First accounts from supported mobile devices and PDAs.



**BANK FIRST
TIP**

DIGITAL WALLET:

Leave your wallet at home! Now you can use Apple Pay®, Google Pay®, or Samsung Pay® with your Bank First debit or credit card to pay quickly and conveniently at checkout in stores, online and for in-app purchases.



RECOMMENDED SERVICES

CARD MANAGER

Use Card Manager to take a proactive approach in deterring fraud on your account. Use it to turn your card on and off, set locations where the card can be used, restrict transactions, establish limits, and schedule alerts for certain transaction types. Simply click on "My Cards" within the goBank mobile app, then customize your alert preferences and usage settings to monitor and manage your cards.



Fraud Protection

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

Control Spending

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

REAL-TIME ACCOUNT ALERTS

Create custom mobile alerts to monitor account balances and activity, receive deposit and withdrawal notifications, and control security alerts. Certain alerts are actionable, letting you initiate money movement right from the notification. Interact with the alerts by swiping or tapping. To activate mobile alerts, log into the goBank app and select 'More' from the main menu, then tap the 'Alerts' tile. In addition, you can enroll through the desktop version of Bank First's online banking.

E-STATEMENTS

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

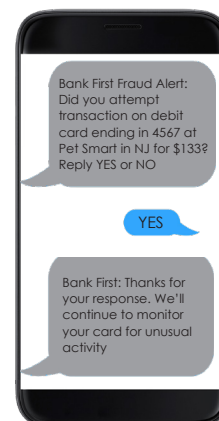
DEBIT CARD FRAUD ALERTS

What are Debit Card Fraud Alerts?

If our system detects suspicious activity on your debit card, you will receive a text message with details about the suspected transaction. All you have to do is respond to the text ("Yes" or "No") to confirm the transaction. If you indicate the transaction is fraud, you will receive another message with a number to call for follow-up information. If you indicate the transaction is not fraud, no further action is required on your part. Our system will mark the transaction as legitimate, and you can move along with your day - it's as simple as that!

Getting Started with Fraud Alerts

Please make sure Bank First has your current cell phone number on file to ensure you receive Debit Card Fraud Alerts. New debit card holders will be automatically enrolled after the card is activated. If you do not wish to utilize this service, you may choose to opt-out upon receipt of the initial text message by replying "STOP".



FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

When will Denmark State Bank become Bank First?

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

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

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

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

While we have worked diligently to ensure you have a smooth transition to Bank First, there will be a brief period from Friday, August 12 to Sunday, August 14 when you will be unable to fully utilize your accounts. During this timeframe, you will be able to view your existing Denmark State Bank accounts online; however, you will not be able to make transfers or complete other actions.

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

Denmark State Bank ATMs at the Denmark, Howard, Shawano, and Whitelaw branches will be converted approximately two weeks prior to the merger; however, the ATMs may be interrupted intermittently while the conversion takes place. Denmark State Bank ATMs at the Bellevue and Lawrence branches will permanently close after regular business hours on Friday, August 12, 2022. Please refer to page 20 of this guide for a complete listing of ATM locations following the conversion to Bank First.

Will the Denmark State Bank phone numbers change?

No, all branch phone numbers will remain the same.

What is the Bank First website?

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

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

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

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

Yes, you may continue using your Denmark State Bank checks after the conversion of your account. Once you run out of checks, you may order new ones under the Bank First name via our website at www.bankfirst.com or contact your local office. Be sure to update your routing number to **075901134** at that time!

What is the routing number for Bank First?

The routing number for Bank First is **075901134**. The routing number for Denmark State Bank will continue to work for at least six months after the merger; however, we encourage you to transition your checks and ACH payments over to the new routing number in the near future.

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

There will be no changes to your Denmark State Bank credit card. Denmark State Bank credit cards have and will continue to be serviced by Elan Financial Services; however, payments will no longer be accepted at the branch following the conversion to Bank First.

Will my branch hours stay the same?

We are excited to expand lobby hours and alter drive-thru hours to be in line with other Bank First locations! Please refer to page 20 of this guide for a complete listing of locations and hours effective Monday, August 15, 2022.



FREQUENTLY ASKED QUESTIONS

ELECTRONIC BANKING

How do I log into my online banking?

Please see instructions on pages 14 and 15 of this guide for complete details.

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

No, you will not need to re-enroll in online banking. Your current online banking profile with Denmark State Bank will transfer over to Bank First. Please refer to the Online and Mobile Banking Guides on pages 14 and 15 for more information.

What will happen to my Bill Pay account?

Denmark State Bank's Bill Pay will remain active until 5:00 P.M. on Friday, August 12. At that time, Bill Pay will be disabled until Bank First's Bill Pay system becomes available on Monday, August 15. Bill Pay data converted from Denmark State Bank to Bank First will include customer profile information, bank account(s), payees, future dated payments, recurring payments, history, and account-to-account transfer payments. However, person-to-person (Popmoney) information will not convert.

Will I continue receiving E-Statements if I am currently enrolled with them at Denmark State Bank?

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

What will happen to Telebanc (telephone banking)?

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

PERSONAL BANKING

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

The current names, features, and benefits of your Denmark State Bank deposit accounts will be converted to similar Bank First deposit accounts. Please refer to the "Important Account Changes" section on page 5 of this Welcome Guide for more information, as well as the accompanying disclosures for specific information.

Will automatic transfers, automatic loan payments, and direct deposits continue to work?

Direct deposits will continue to be deposited directly into your account(s). Automatic payments that are set up using a routing number and checking or savings account number (ACH) will continue to work. However, if payments are set up via your debit card, those will need to be updated with your new debit card information prior to Monday, August 15.

Will my account number(s) change?

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

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

Depending on your account, your service charges may change. Please review the Bank First checking and savings account products on pages 6 - 8 of this guide, as well as the accompanying disclosures for specific information.

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

Yes, the statement date for your accounts will change. You will receive your last Denmark State Bank statement as of Friday, August 12. Personal statements for Bank First checking accounts will be processed on the 15th of each month, starting Thursday, September 15. Personal statements for Bank First savings account will be processed quarterly, starting Sunday, September 25.

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

Yes, interest rates and terms you currently receive from Denmark State Bank will remain in effect until maturity; however, your IRA will not automatically renew. You will receive a notice of non-renewal approximately 30 days in advance of the maturity date. At that time, you will be contacted to discuss your renewal options. New account documentation and disclosures will be provided thereafter.



FREQUENTLY ASKED QUESTIONS

PERSONAL BANKING (continued)

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

Yes, interest rates and terms you currently receive from Denmark State Bank will remain in effect until maturity. If your CD is set to automatically renew, it will continue to do so, and you will receive a notice including new account documentation and disclosures. If your current term is not offered at Bank First, your CD will renew into the next lowest term available. Upon renewal, interest is compounded and credited to your account semi-annually.

If your current term is 180 days or less, your CD will not automatically renew. You will receive a notice of non-renewal approximately 30 days in advance of the maturity date. At that time, you will be contacted to discuss your renewal options. New account documentation and disclosures will be provided thereafter.

What happens if I have a Health Savings Account?

Your existing Health Savings Account will be transferred to Bank First. You may continue to use your existing HSA checks. A Bank First HSA debit card will be sent to you prior to Monday, August 15.

PERSONAL LOANS

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

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

Will my loan number(s) change?

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

Will my loan statement change?

Yes, mortgage and consumer loan customers will begin receiving a monthly loan billing statement from Bank First. Electronic loan notices are also available within online banking.

Will I be able to continue using my loan coupons when I submit my loan payment?

Yes, you can continue to use your existing loan coupons. However, loan coupons are not necessary when making your loan payment, therefore you will not receive additional loan coupons.

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

Payments can be made at or mailed to any branch location. We recommend setting up automatic payments or making payments via online banking for your convenience.

Can I still view my loan(s) and make a loan payment online?

Yes, you will be able to view your loans and make loan payments online.

My loan payment is automatically deducted from my deposit account. Will that service continue?

Yes, automatic payments will continue as usual, on the same schedule.

Who will be servicing my loan(s)?

Bank First services a vast majority of our loans locally. You can expect to receive exceptional customer service and personal attention from the same friendly faces you've come to know at Denmark State Bank.

What will happen with my property tax escrow?

You will receive your property tax escrow check around December 20, 2022, and will be responsible for bringing the check to your local municipality for payment. If your local municipality accepts electronic ACH payments, you will receive enrollment information later in the year.

What is happening to my loan application?

In most cases, applications taken prior to Friday, August 12, 2022, will continue to be processed by Denmark State Bank. Any applications taken on or after Friday, August 12, 2022, will be processed by Bank First.



BANK FIRST LOCATIONS AND HOURS

APPLETON (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

ASHWAUBENON (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

BELLEVUE (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

CEDARBURG (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Sat 8:30 am - 12:00 pm

CLINTONVILLE (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

DENMARK (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

HOWARD (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

IOLA (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

KIEL (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

MANITOWOC - CUSTER STREET (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:30 am - 6:00 pm

Sat 9:00 am - 12:00 pm

MANITOWOC - MAIN OFFICE (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

MEQUON (ATM Location)

Drive-Thru Hours

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

Fri 9:00 am - 5:30 pm

Tues & Thur Closed

MISHICOT (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

OSHKOSH (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

PLYMOUTH (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:30 am - 6:00 pm

Sat 9:00 am - 12:00 pm

REEDSVILLE

Lobby Hours

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

Drive-Thru Hours

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

SEYMOUR (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:30 am - 5:30 pm

SHAWANO (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

SHEBOYGAN (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 6:00 pm

Sat 9:00 am - 12:00 pm

TOMAH (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm

TWO RIVERS (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

VALDERS (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:30 am - 5:30 pm

WATERTOWN (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Fri 8:30 am - 5:30 pm

Sat 9:00 am - 12:00 pm

WAUPACA (ATM Location)

Lobby Hours

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

Drive-Thru Hours

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

Sat 8:30 am - 12:00 pm

WHITELAW (ATM Location)

Lobby Hours

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

Drive-Thru Hours

Mon 8:00 am - 5:00 pm

Fri 8:00 am - 5:30 pm

Sat 9:00 am - 12:00 pm



BANK FIRST LOCATIONS FOLLOWING THE MERGER

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



BankFirst

www.bankfirst.com

MEMBER FDIC
EQUAL HOUSING LENDER