

## COVID-19 Response as of 3/16/2020

### INFORMATION REGARDING COVID-19

Dear friends and customers,

The health and safety of our customers, employees, and community is our top priority during this flu season and the current coronavirus (COVID-19) pandemic. Like many banks, we are proactively monitoring the situation and are taking steps to ensure we continue to operate safely and effectively.

Bank First assures you that we have a comprehensive business continuity plan that incorporates appropriate measures that are responsive to the current situation. This plan includes, but is not limited to, the following measures:

- Sufficient technical infrastructure and network capacity to support a work-from-home scenario for most non-customer facing roles.
- The ability to operate our offices with minimal staff.
- Keeping our products and services fully available to you.
- Enhanced sanitation efforts within our offices.
- Enhanced risk monitoring and management.

Our Senior Management Team, as well as our Pandemic Flu Plan Committee, have been meeting regularly to review the latest information from the Centers for Disease Control and Prevention (CDC) as well as all state, local and other guidance.

During this time, we would like to highlight a few helpful tools you can utilize to help make banking safer and easier for you:

- Online Banking and goBank Mobile Banking are fast and convenient ways for you to manage your accounts how you want, when you want.
- Within the goBank app, you can deposit paper checks using your smart phone.
- Digital Wallet is a simple and safe way to pay with your mobile device. Simply “tap to pay” at participating retailers.

We also have a full suite of financial products and services that our business customers can utilize to ensure they operate safely and effectively during this time.

Our promise to be a relationship-based community bank means we are here for our customers and are responsive to your needs no matter the circumstances. We have been serving communities across Wisconsin for over 125 years and continue to be one of the top performing banks in the state. We are uniquely positioned to serve our valued customers in times like these due to our ownership of UFS, a data processing facility located in Grafton, WI. UFS gives us the ability to offer innovative products and services that allow you to conduct your banking anytime and anywhere you feel safe.

We maintain strong capital and liquidity levels, have solid asset quality, and take pride in our dedicated team of bankers who are highly responsive and are able to adapt quickly in times of uncertainty. Please do not hesitate to contact us if you have any questions or concerns regarding your banking relationship. As always, thank you for choosing Bank First.

Sincerely,  
Mike Molepske  
CEO  
Bank First  
(920) 652-3202

