



COVID-19 Customer Relief Efforts, 3/24/2020

Dear friends and customers,

The safety and welfare of the communities we serve are a top priority for Bank First. We recognize these are challenging times and we want you to know your money is secure. We also want you to know our team is here to help. Bank First is offering relief measures to personal and business banking customers who require much-needed financial assistance during this challenging time.

If you are in need of other assistance not listed below, please contact your local office or dedicated Relationship Manager. We also have established a toll-free number for you call regarding COVID-19 concerns (**1-877-271-6714**). Bank First relationship managers are ready to take your call and find a solution to meet your individual needs.

Customer Relief Efforts

FEES

- PENALTY-FREE CD WITHDRAWALS.

The no-penalty offer allows you to make one partial or complete withdrawal without penalty.

- WAIVED TELEPHONE TRANSFER FEES.

We are suspending our fees to make telephone transfers. Please call your local office or 1-877-271-6714 for assistance.

LOANS

- CONSUMER AND MORTGAGE LOAN PAYMENT RELIEF.

If you are experiencing a hardship due to the COVID-19 pandemic, please contact your local office or dedicated Relationship Manager. We are offering a variety of loan relief programs tailored to meet your needs. The terms of any payment deferral or extension will be disclosed to you at the time of the request.

- FORECLOSURE PROGRAM SUSPENSION.

We will suspend foreclosure actions on residential properties for 60 days, unless required by federal or government agencies.

- REPOSSESSION PROGRAM SUSPENSION.

We will not initiate any new repossession actions for 60 days for vehicles, boats, or RVs.

- BUSINESS LOAN RELIEF PROGRAM.

If your business is experiencing a hardship due to the COVID-19 pandemic, you may qualify for interest-only payments for up to 6 months. Please reach out to your local relationship manager for more information.

Due to evolving nature of the COVID 19 response(s) additions, deletions and modifications of our offers for assistance are subject to change without notice and in our sole discretion including and not limited to fees, wavers and others offers.

Additional Resources

GENERAL

- [Centers for Disease Control COVID-19](#)
- [Consumer Financial Protection Bureau](#)
- [U.S. Department of Homeland Security](#)

CONSUMER LOANS

- [Freddie Mac mortgage loans](#)
- [Fannie Mae mortgage loans](#)

BUSINESS RESOURCES

- [U.S. Chamber of Commerce Resources for Business](#)
- [Small Business Administration \(SBA\) Small Business Guidance & Loan Resources](#)
- [Small Business Administration \(SBA\) Disaster Assistance](#)

Community Support

As a community bank, Bank First continues to support our communities. Although many local events have been postponed or cancelled, we are still committed to making an impact. Our team is proud to support many of our small businesses by purchasing gift cards or take-out lunches for our employees during this challenging time. We encourage others in our communities to do so as well.

FDIC Coverage

As always, we want you to feel confident that your money is protected. Your Bank First checking, savings, money market, CDs, and IRAs are protected up to \$250,000 per depositor. Read more at [FDIC.gov](#).

Remember to visit our website for the most up-to-date information regarding COVID-19. On behalf of myself and all employees at Bank First, please stay safe and take care of yourself and your loved ones.

Sincerely,

Mike

Mike Molepske

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Contact Us



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