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NEWS RELEASE

[For Immediate Release]

Christopher Kalk joins Bank First as North Central Region President

MANITOWOC, WI, August 3, 2026 -- Bank First (NASDAQ: BFC) is pleased to welcome **Christopher Kalk** as North Central Region President. In this role, Chris will lead Bank First's newly established North Central Wisconsin region, serving customers and communities across the greater Wausau area and extending north through the Rhinelander, Minocqua, and Eagle River markets. He brings more than 20 years of commercial banking experience and a passion for helping businesses and communities grow.

CHRISTOPHER KALK

Over the next several months, Chris will work alongside the Bank First team to learn the Bank's culture, credit philosophy, and relationship-based approach to banking while helping prepare for the integration of Peoples State Bank, with the merger expected to close on December 4, 2026. Following the merger, he will lead the newly integrated North Central Wisconsin business banking team, ensuring a seamless transition for employees and customers while supporting continued growth across the region.

"Chris brings extensive commercial banking experience serving businesses across a wide range of industries, strong relationships throughout North Central Wisconsin, and a passion for helping local businesses succeed," said Tim McFarlane, President of Bank First. "As we prepare to welcome the Peoples team later this year, Chris will play an important role in bringing our teams together while continuing to build on the strong customer relationships already in place. His experience, leadership, and commitment to relationship-based banking make him a strong fit for our organization, and we're excited about the value he'll bring to our customers and teammates."

Chris is a well-respected leader throughout North Central Wisconsin and previously spent seven years at Peoples State Bank before rejoining BMO in 2018. "What attracted me to Bank First was its commitment to relationship-based community banking," said Chris. "Knowing your customers, understanding their businesses, and having the flexibility to execute at the local level allows you to provide better service and deliver meaningful solutions. I'm excited to join a team that shares those values."

Active in the community, Chris serves on the Board of Directors for the Boys & Girls Club of the Wausau Area and enjoys coaching youth basketball and tennis alongside his daughter. He earned a Bachelor of Science in Economics and a Master of Business Administration from the University of Wisconsin–Oshkosh.

To learn more about Bank First, visit www.bankfirst.com.

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Bank First Corporation provides financial services through its subsidiary, Bank First, N.A., which was incorporated in 1894. Bank First offers loan, deposit, treasury management, trust, and wealth management services at each of its 38 banking locations in Wisconsin and Illinois. The Bank has grown through both acquisitions and de novo branch expansion. Bank First employs approximately 554 full-time equivalent staff and has assets of approximately $6 billion. Insurance services are available through its bond with Ansay & Associates, LLC. Further information about Bank First Corporation is available by clicking the Shareholder Services tab at www.bankfirst.com.