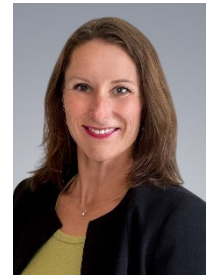


NEWS RELEASE

[For Immediate Release]

Melissa Townsend Joins Bank First as Retail Banking Officer

MANITOWOC, WI, September 21, 2026 -- Bank First (NASDAQ: [BFC](#)) is pleased to welcome **Melissa Townsend** as Retail Banking Officer. Melissa joins the Bank with six years of experience at Bay Title & Abstract, where she advanced from processor to manager of the Manitowoc branch. Throughout her career, she developed strong customer relationships while supporting real estate and escrow transactions across the region. Her experience working closely with homebuyers, real estate professionals, and community members has given her a strong understanding of the financial needs of local families and businesses. In her new role at Bank First, Melissa works closely with individuals and families to understand their financial goals and provide personalized lending solutions. She is focused on building lasting customer relationships, developing new business opportunities, and serving as a trusted financial resource within Kiel and the surrounding communities.



MELISSA TOWNSEND

"Melissa's relationship-focused approach and commitment to serving others make her an excellent addition to our team," said Kathryn Schmitz, Vice President - Retail Market Manager at Bank First. "We're pleased to welcome someone with Melissa's experience and community focus, and we're excited to welcome her to the Kiel community."

Melissa earned a Bachelor of Science in Dietetics with an emphasis in Exercise Science from Oklahoma State University. She is actively involved in the community as a board and committee member for Manitowoc Girls Basketball and serves on committees with the Manitowoc County Home Builders Association and the Manitowoc Board of Realtors. Melissa has also volunteered with the Roncalli Catholic School System, M&M Great Lakes Sport Fishing Club, and Girl Scouts of America.

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.