

PRESS RELEASE

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FIRST NATIONAL BANK ANNOUNCES ACQUISITION OF INVESTMENT GROUP

Thomas J. Bare, President of First National Bank in Manitowoc, announces the acquisition of George V. Reis Investment Group, Inc. As of April 1, 2006, the firm, which provides fee only investment advisory services to individuals, corporations, and trusts, will be a wholly owned subsidiary of First National Bank in Manitowoc. The firm also provides advisory services for retirement products including IRA, SIMPLE, 401(k) and Profit Sharing Plans.

George V. Reis, an associate member of the Milwaukee Investment Analysts Society and a fee-only advisor for the past 20 years, will continue as President of the subsidiary. The firm will maintain its name and will continue to occupy its current location at 1413 Twenty Second Street, Two Rivers, Wisconsin.

Mr. Reis stated, "I'm pleased with the arrangement. First National Bank has demonstrated loyalty and dedication to its customers, shareholders, and the community for more than 110 years."

"Our two organizations share the same strong dedication to the well being of our clients and associates. This is sure to be a beneficial alliance for the two organizations as well as for our customers," added Mr. Bare.

First National Bank is an independent community bank, in business since 1894, with 14 locations throughout Manitowoc, Brown, Calumet, and Sheboygan counties. Vincent Group, Insurance and Financial Solutions is a subsidiary of First National Bank, with offices in Manitowoc, Green Bay, and Little Chute. The bank and its subsidiaries, combined, employ approximately 255 people. Total assets exceed \$657 million dollars.