

PRESS RELEASE

First National Bank
P.O. Box 10, Manitowoc, WI 54221-0010
Contact: Laura Docter
Phone: 920/652-3274
FAX: 920/652-3182

FOR IMMEDIATE RELEASE
March 13, 2006

FIRST NATIONAL BANK ANNOUNCES MARKET REALIGNMENT, APPOINTMENTS

First National Bank has announced the realignment of its office and advisory board structure to allow for upcoming expansion to the bank's market area. The bank has reorganized into three regions, naming Regional Presidents to each.

The bank's two offices in Ashwaubenon and Bellevue have been designated the Northern Region. Charles P. Riley, Manager of the Bellevue office has been named Regional President of the Northern Market. The Central Region encompasses seven First National Bank locations. They are the offices on Custer Street and Expo Drive in Manitowoc as well as the single offices in each: Francis Creek, Mishicot, Newton, St. Nazianz, and Two Rivers. Joseph W. Debilzen, Manager of the Custer Street location has been named Regional President of the Central Market. The Southern Region, which includes Kiel, New Holstein, Plymouth East, Plymouth West, and Sheboygan, is headed by Michael B. Molepske. In addition to his appointment as President of the Southern Region of First National Bank, Molepske manages the Bank's growing Sheboygan Commercial lending operation.

Thomas Bare, President of First National Bank expressed his conviction that, "First National Bank customers will realize the benefit of this realignment in terms of delivery of service and convenience as the bank continues to expand its service area."

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 subsidiary, combined, employ approximately 250 people. Total assets exceed \$657 million dollars.