

NEWS RELEASE



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Jim Vandenhouten joins Bank First National

Bank First National is pleased to announce the addition of Jim Vandenhouten as Mortgage Loan Officer to the Bank's North 8th Street office in Manitowoc. Vandenhouten is a graduate of UW-Green Bay, where he received a Bachelor's Degree in Business Administration.

Prior to joining Bank First National, Vandenhouten was employed at UnitedOne Credit Union in Manitowoc as a Lending Specialist. Vandenhouten was also previously employed as a Retail Banking Officer and branch manager at Associated Bank in Manitowoc.

Vandenhouten and his wife, Deb, reside in Manitowoc with their four children, Zack, Adam, Katelyn and James. In his spare time, he enjoys coaching youth basketball, baseball and soccer, and is involved with the Manitowoc area Boy Scouts.

Vandenhouten is also a member of the Manitowoc County Board of Realtors and is a graduate of The Chamber Manitowoc County Leadership program.

First Manitowoc Bancorp, Inc. (OTCBB: FMWC.OB) provides financial services through its sole subsidiary, Bank First National, a national banking association incorporated in 1894. The Bank is an independent community bank with 15 banking locations in Manitowoc, Brown, Calumet and Sheboygan counties. The Bank has grown through both acquisitions and de novo branch expansion. The Bank offers loan, deposit, investment advisory and trust products at each of its banking offices. Insurance products are available through its wholly owned subsidiary, the Vincent Group and asset management services are available through its wholly owned subsidiary, The George V. Reis Investment Group, Inc. The Bank employs approximately 249 full time equivalent

staff and has assets of \$766 million as of September 30, 2008. For more information on Bank First National, visit www.BankFirstNational.com.