NEWS RELEASE



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Bank First National to open office in downtown Oshkosh

Bank First National is pleased to announce the opening of our Fox Valley office on Tuesday, February 1, 2011. The new office is located at 101 City Center, in downtown Oshkosh, WI.

The location occupies 3,200 sq. ft. of newly-renovated office area offering a complete compliment of business and personal banking capabilities and services.

"We are very proud to bring the Bank First National experience to one of the most vital markets in Wisconsin," stated Michael Dempsey, Executive Vice President and Chief Operating Officer. "We are truly a relationship-focused organization built around exceptional talent who are committed to delivering the very best in financial solutions at every opportunity."

Regional President, Joan Woldt, brings more than 20 years of Fox Valley community banking experience to Bank First National. Joan is leading a team of professionals who are well known and highly regarded within the market. The talented group also includes Mei Bloechl, Vice President Private Banking; Meghann Kasper, Vice President Business Banking; and Carol Franz, Deposit Services. Together this group has more than 100 years of experience serving Oshkosh and the surrounding Fox Valley areas.

"Establishing the Oshkosh office is part of our strategy to continue expanding Bank First National's presence throughout the Fox Valley area," said Michael Molepske, CEO/President of Bank First National. "Woldt and her team are well versed in addressing the needs of individuals, organizations and businesses. They are a committed group who are actively and genuinely involved in advancing the community in a number of leadership roles."

Customers and the general public may visit Bank First National's new location from 8:30 a.m. to 5:00 p.m. Monday through Friday beginning Tuesday, February 1. For more information about the Oshkosh office please call (920) 237-5126.

Bank First National is a nationally chartered bank founded in 1894 in Manitowoc, Wisconsin. With 13 banking locations throughout Manitowoc, Brown, Sheboygan and Winnebago counties the Bank has more than 170 full-time equivalent employees with assets of \$802 million as of November 31, 2010. To learn more about Bank First National, or First Manitowoc Bancorp, Inc. (OTCBB: FMWC.OB), visit www.BankFirstNational.com. First Manitowoc Bancorp, Inc. provides financial services through its sole subsidiary, Bank First National, a national banking association incorporated in 1894. 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 Ansay & Associates, LLC. Trust, investment advisory and other financial services are offered through the Bank First National's Wealth Management Group. The Bank is a co-owner of a data processing subsidiary, United Financial Services, Inc., which provides data services to nearly 50 Wisconsin banks.

Further information about First Manitowoc Bancorp, Inc. and Bank First National is available at its website at www.BankFirstNational.com











Carol Franz

Mike Dempsey

Joan Woldt

Meghann Kasper Mei Bloechl