NEWS RELEASE



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Bill Bradley joins the Bank First team

Joan Woldt, Regional President at Bank First (OTCQB: BFNC), announces that Bill Bradley has joined the bank as Vice President of Business Banking. Bill is responsible for further establishing the bank's footprint in the Fox Valley region. "We are enthusiastic to have Bill on our team as we continue to grow in the Fox Valley," stated Woldt. "He is an experienced advocate of his customers and provides a consultative and solutions-based approach which fits well with our bank culture and our strategy for growth in the region."

Bill comes to Bank First with a well-rounded history of providing financial solutions to small and large family owned and closely held companies. He has been serving businesses in the Fox Valley for over 15 years. He holds a bachelor's degree in business majoring in finance and marketing from the University of Wisconsin – Oshkosh.

Involved in the community, Bill is a board member of Wisconsin Business Development and a member of Midwest Business Brokers and Intermediaries (MBBI). He also is involved in the Fox Cities YMCA serving on committees and coaching youth sports. A native of northeast Wisconsin, Bill resides in Sherwood with his wife, Julie, and their two children. In his spare time he enjoys outdoor activities, such as golf, skiing, biking, boating and spending time with his family.



BILL BRADLEY

First Manitowoc Bancorp, Inc. (BFNC) provides financial services through its sole subsidiary, Bank First National, which was incorporated in 1894. The Bank is an independent community bank with 12 banking locations in Manitowoc, Brown, and Sheboygan and Winnebago 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 Ansay & Associates, LLC. Trust, investment advisory and other financial services are offered through the Bank's partnership with Legacy Private Trust and through an alliance with Morgan Stanley Smith Barney. The Bank is a co-owner of a data processing subsidiary, United Financial Services, Inc., which provides data services for over 56 banks in Wisconsin, Missouri, Kansas, Illinois, and Arkansas. The Bank employs approximately 155 full-time equivalent staff and has assets of \$1.039 billion as of September 30, 2013. Further information about First Manitowoc Bancorp, Inc. is available by clicking on the Investor Relations tab at www.BankFirstNational.com.

First Manitowoc Bancorp is traded on the OTCQB marketplace under the symbol BFNC. The BFNC stock is traded on the OTC Markets Group platform that links to a diverse network of broker-dealers that provide liquidity and execution services in almost 10,000 equity and debt securities. To learn more about the OTC Markets Group visit www.otcmarkets.com