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FOR IMMEDIATE RELEASE

Bank First announces plans to construct a new office in Oshkosh

Oshkosh, Wis, September 6, 2018 – Bank First (OTC-Pink: BFNC), the subsidiary of Bank First National Corporation, is proud to announce its plans to construct a new office in Oshkosh. Currently located at 101 City Center, Bank First established itself in the Oshkosh community in 2011. "We are pleased for the opportunity to open a new office in Oshkosh, where we have been serving local families, businesses, and non-profit organizations for several years," stated Michael Dempsey, President of Bank First. "Constructing a new office in Oshkosh advances our mission of providing superior products and services while investing in the communities we serve."

Pending municipal approvals, Bank First will construct a new office on the corner of N. Koeller Street and Omro Road directly off U.S. Highway 41. The new 6,800 square foot office will emulate the contemporary design and efficient use of space similar to other recently-constructed Bank First offices in Sheboygan, Two Rivers, Plymouth, and Appleton.

Led by EVP-Regional President, Joan Woldt, the Oshkosh office has experienced sizable growth in recent years. Total loans and deposits have grown by 26.0% and 42.5%, respectively, over the past five years. "By focusing on our key tenets of building one relationship at a time and delivering great value to our customers, our talented team in Oshkosh has contributed to the bank's growth since entering the market in 2011. The new office will give our team the ability to provide exceptional service in a more efficient, customer friendly environment, "stated Michael Molepske, Chief Executive Officer at Bank First.

Construction of the new office is scheduled to begin in November 2018 and is expected to be complete by late summer 2019.



Rendering of new Bank First office to be constructed on the corner of N. Koeller Street and Omro Road in Oshkosh.

Bank First National Corporation (BFNC) provides financial services through its subsidiary, Bank First National, which was incorporated in 1894. The Bank is an independent community bank with 18 banking locations in Manitowoc, Brown, Sheboygan, Outagamie, Winnebago, Waupaca and Barron counties. The Bank has grown through both acquisitions and de novo branch expansion. The Bank offers loan, deposit and treasury management products at each of its banking offices. Insurance services are available through our bond with Ansay & Associates, LLC. Trust, investment advisory and other financial services are offered through the Bank's partnership with Legacy Private Trust, an alliance with Morgan Stanley and an affiliation with McKenzie Financial Services, LLC. The Bank is a co-member of a data processing subsidiary, UFS, LLC, which provides data and technology services for over 50 Midwest banks. The Company employs approximately 248 full-time equivalent staff and has assets of \$1.74 billion as of June 30, 2018. Further information about Bank First National Corporation is available by clicking on the Investor Relations tab at www.BankFirstNational.com.