

NEWS RELEASE



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FOR IMMEDIATE RELEASE

Bank First Announces a New Hire and Promotions

MANITOWOC, WI, November 20, 2024 – Bank First (NASDAQ: [BFC](#)), is pleased to announce the addition of Ryan Streicher to its team as well as the promotion of Julie Luker and Denise Goebel.

Ryan Streicher has recently joined the Bank as Internal Audit Officer. “We are excited to welcome Ryan to our team,” commented Scott Tuma, Vice President – Enterprise Risk Management at Bank First. “His experience in audit oversight and banking operations will strengthen our internal processes, enhance risk management, and help to ensure the delivery of secure, dependable services that align with our growth strategy.” Ryan joins Bank First with over 10 years of experience in the banking sector, specializing in audit oversight related to financial reporting, treasury and liquidity management, commercial lending, risk management, and other related functions. He also launched and successfully operated an accounting and consulting firm that focused on assisting small businesses, highlighting his dedication to fostering financial stability and growth at a local level. In his role at Bank First, Ryan will oversee the transition of the internal audit function to an in-house model. His responsibilities will include building and leading an internal audit team, developing annual audit plans, conducting enterprise risk assessments, and managing risk across the Bank’s various departments. His experience positions him to identify areas for improvement and implement efficient, compliant practices that benefit the Bank and its valued customers. Ryan graduated with a bachelor’s degree in accounting and finance from UW – Green Bay and holds a CPA license. Additionally, he serves as Secretary for the Fox Valley – Central Wisconsin Institute of Internal Auditors and is a member of the American Institute of Certified Public Accountants, emphasizing his active engagement in the professional community.



RYAN STREICHER

Julie Luker has been promoted to Vice President – Retail Banking. Julie joined the Bank in January 2013 and has been an integral part of the Bank First team, serving in its Appleton and Oshkosh offices. In February 2016, Julie was promoted to Assistant Vice President – Retail Banking. Before joining the Bank, Julie had over 20 years of banking experience, primarily in mortgage origination, branch management, and retail banking roles. Throughout her career, she has consistently demonstrated a commitment to exceptional customer service while building strong relationships with her community, her local team, and the Bank's retail bankers throughout the state. "Julie's community involvement, her exceptional leadership at the Appleton branch, and her unwavering commitment to delivering an outstanding guest experience exemplify the core values we uphold at Bank First," said Albert Curl, Senior Vice President – Retail Market Manager at Bank First. "Her dedication to fostering strong relationships has been instrumental in enhancing our service quality and strengthening our presence in the Fox Valley region. We are proud to recognize Julie's hard work and achievements." In her new role, Julie will continue to support the Bank's new and existing retail customers in Appleton and the surrounding communities. Julie holds a bachelor's degree in business administration from Marian University and an associate's degree from UW - Oshkosh. Passionate about community engagement, she actively volunteers with her family's church, the Realtor Association of Northeast Wisconsin (RANW), and various local builder associations. Julie has previously served as a board member for the Winnegamie Home Builders Association (WHBA), earning their Associate Member Award in 2022. Her dedication was further recognized when she received RANW's Jim Smith Excellence in Professionalism Award in 2023 and was once named RANW Affiliate of the Year. Beyond her professional accomplishments, Julie helps manage her family businesses and enjoys walking, outdoor activities, reading, and spending time with her husband, their three sons, and friends.



JULIE LUKER

Denise Goebel has been promoted to Business Service Officer. With a banking career spanning 32 years, Denise has been a valued member of the Bank First team since 2010, beginning her journey as Loan Operations Manager and most recently serving as Lead Business Service Representative. "Denise has a wealth of knowledge and a genuine passion for helping our team and clients succeed," stated Jason Krepline, Chief Lending Officer at Bank First. "She has consistently demonstrated a strong commitment to our customers and an exceptional ability to drive results. Denise's leadership will be central in Bank First's ongoing efforts to deliver a remarkable customer experience to our commercial and agricultural clients." In her new role, Denise will provide leadership and mentorship to the Bank's Business Service Representative team, manage the loan documentation process, and ensure seamless communication between customers, relationship managers, and the Bank's internal teams. By overseeing the team's efforts,



DENISE GOEBEL

she will play a key role in maintaining consistency and efficiency in the Bank's processes while enhancing the overall customer experience. Denise holds a bachelor of business administration in finance from UW-Milwaukee and is a graduate of the Graduate School of Banking in Madison. She is an active community member, volunteering with the Humane Society of Sheboygan County and Meals on Wheels. Denise resides in Sheboygan with her husband. They have three grown children and a beloved yellow lab. In her free time, she enjoys long walks with her dog, reading, volunteering, and spending quality time with family and friends.

Visit www.bankfirst.com for more information.

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Bank First Corporation provides financial services through its subsidiary, Bank First, N.A., which was incorporated in 1894. Bank First offers loan, deposit, and treasury management products at each of its 26 banking locations in Wisconsin. The Bank has grown through both acquisitions and de novo branch expansion. The Bank employs approximately 364 full-time equivalent staff and has assets of approximately \$4.3 billion. Insurance services are available through its bond with Ansay & Associates, LLC. Trust, investment advisory, and other financial services are offered in collaboration with several regional partners. Further information about Bank First Corporation is available by clicking on the Shareholder Services tab at www.bankfirst.com.