



## Bank First National Selects Debit Solutions from Fiserv to Increase Usage, Reduce Fraud and Build Customer Loyalty

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**Brookfield, Wis., May 11, 2010** - [Fiserv, Inc.](#) (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that Bank First National has selected a full range of [debit payments solutions](#) from Fiserv. These include processing services, card consultative services to increase usage, investigative services to reduce fraud, and its award-winning customer retention and loyalty program, [UChoose® Rewards from Fiserv](#).

Card Portfolio Insights (CPI) from Fiserv is a group of experts who understand the debit marketplace and the issues and opportunities that financial institutions face. Card Portfolio Insights provides an intelligent, collaborative and ongoing approach to the success of the client portfolio's performance, delivering return-on-investment by targeting real, measurable business objectives. Risk OfficeSM from Fiserv is a credit and debit card investigative and consultative service that provides clients with expert direction and optimal risk management services designed to protect, detect and respond to their credit and debit fraud risk exposure.

"The consultative approach of Fiserv was far superior to what we were used to, and to any other provider that we considered," said Kelly Fischer, vice president, director of Operations, for Bank First National. "We are looking forward to taking advantage of the deep knowledge and expertise offered by the Card Portfolio Insights team to maximize our debit portfolio, and to working with the Risk Office to limit our exposure to risk, as we improve fraud protection."

In addition, Bank First National chose to expand cardholder rewards with UChoose Rewards from Fiserv. UChoose Rewards will allow Bank First National to differentiate, increase debit activity and grow revenue. UChoose Rewards makes it easy for cardholders to earn points and redeem them for literally millions of merchandise items as well as travel, adventure rewards, cash and gift cards from America's top retailers and restaurant chains. The award-winning UChoose Rewards is available in issuer-funded, merchant-funded and blended models, and supports both consumer and business market segments. Bank First National chose the blended program type to allow cardholders the benefits of both merchant-funded special offers as well as its own relationship rewards.

According to Fischer, "We see a lot of potential to grow our cardholder base with the flexibility of UChoose Rewards. We are excited about its ability to offer cardholders reward points for building their relationship with us based on their use of multiple banking products, and the list of items they can choose from to redeem points is impressive."

"We were very happy to learn that Bank First National had chosen Fiserv for its portfolio building and risk management counsel, in addition to our primary debit processing services," said Kevin Gregoire, president of EFT Solutions, Fiserv. "Our Card Portfolio Insights consulting services will partner with Bank First National as we develop and implement innovative, custom penetration, activation and usage strategies to grow its card portfolio. In addition, our Risk Office will provide Bank First National with extensive fraud protection solutions to give them the assurance that they have taken every reasonable precaution to prevent fraud."

An example of the Fiserv core competency in payments, Card Services from Fiserv includes card production, management, processing, authorization, settlement and reporting, as well as a full range of risk management and fraud prevention tools and ATM driving and support. Additionally, Fiserv offers the flexible UChoose Rewards program designed to increase card activity and grow revenue.

### About Bank First National

First Manitowoc Bancorp, Inc. provides financial services through its sole subsidiary, Bank First National. The Bank is an independent community bank with 12 banking locations in Manitowoc, Brown, 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 Ansay & Associates, LLC. Trust, investment advisory and other financial services are offered through the Bank First National's Wealth Management Group and its wholly owned subsidiary, George V. Reis Investment Group, Inc. The Bank is a co-owner of a data processing subsidiary, United Financial Services, Inc., which provides data services to nearly 50 Wisconsin banks. The Bank employs approximately 165 full time equivalent staff and has assets of approximately \$837 million as of December 31, 2009.

Further information about First Manitowoc Bancorp, Inc. and Bank First National is available at its website at [www.BankFirstNational.com](http://www.BankFirstNational.com). Information about Ansay LLC is available at its website at [www.Ansay.com](http://www.Ansay.com).

### About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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