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FOR IMMEDIATE RELEASE

BankFirst Capital Corporation to Acquire The Citizens Bank of Fayette

COLUMBUS, Mississippi, October 14, 2021 – BankFirst Capital Corporation (OTCQX:BFCC) ("BankFirst" or the "Company"), parent of BankFirst Financial Services (the "Bank"), today announced the signing of a definitive merger agreement with F.B.H. Corporation ("F.B.H.") and The Citizens Bank of Fayette, Fayette, Alabama ("Citizens Bank"), under which BankFirst will acquire Citizens Bank through the merger of Citizens Bank with and into the Bank. The transaction has been unanimously approved by the board of directors of each company, is expected to close in the fourth quarter of 2021, and is subject to customary closing conditions, including approval from the shareholders of F.B.H. and bank regulatory authorities.

In making the announcement, BankFirst's President and Chief Executive Officer, Moak Griffin, said, "We are excited about the proposed acquisition of Citizens Bank and believe the cultural alignment between our organizations is strong. In addition, we believe this acquisition furthers our vision of partnering with other community banks that have strong core deposit funding and a tradition of relationship building, customer service, and community involvement. We are eager to further expand our community banking model in the State of Alabama by operating two locations in Fayette and look forward to working with the employees and customers who call the Fayette area home."

After the merger is completed, the Bank will have 32 offices serving Mississippi and Alabama, and have assets in excess of \$2.0 billion.

Robert D. Mills, President and Chief Executive Officer of Citizens Bank, commented, "We are looking forward to having the Citizens Bank team join the BankFirst organization. As Moak mentioned, our respective organizations foster very similar cultures focused on serving our customers and communities. Together, the combined company will provide an expanded offering of products, services and resources, and we believe will be better able to serve the needs of our customers and the Fayette community as a whole." Following the merger, Mr. Mills will remain with the Bank, serving as the Bank's Fayette Regional Executive.

BankFirst was advised by Olsen Palmer LLC as financial advisor and Hunton Andrews Kurth LLP is serving as its legal counsel. F.H.B. was advised by Gerrish Smith Tuck Consultants, LLC as financial advisor and Gerrish Smith Tuck, PC is serving as its legal counsel.

About BankFirst Financial Services

BankFirst Financial Services, the wholly-owned banking subsidiary of BankFirst Capital Corporation, was founded in 1888 and is a \$1.8 billion financial institution that is locally owned, controlled, and operated. The Bank is headquartered in Columbus, Mississippi, with additional branch offices in Flowood, Hattiesburg, Jackson, Louin,

Macon, Madison, Newton, Starkville, and West Point, Mississippi and Addison, Aliceville, Arley, Bear Creek, Carrollton, Curry, Double Springs, Gordo, Haleyville, Lynn, Northport, and Tuscaloosa, Alabama. The Bank also operates two loan production offices in Biloxi and Oxford, Mississippi. BankFirst offers a wide variety of services for businesses and consumers. The Bank also offers internet banking, no-fee ATM access, checking, CD, and money market accounts, merchant services, mortgage loans, remote deposit capture, and more. For more information, visit www.bankfirstfs.com.

About The Citizens Bank of Fayette

The Citizens Bank of Fayette, the subsidiary bank of F.B.H. Corporation, was founded in 1913 to meet the needs of businesses and consumers in its community. A \$223.1 million financial institution, Citizens Bank is headquartered in Fayette, Alabama, with an additional branch office in Fayette. Citizens Bank offers a wide variety of consumer and business products including internet banking, checking, savings, ATM/debit cards, personal loans, mortgage loans, commercial equipment loans, commercial real estate loans and more. For more information, visit www.citizensbankfayette.com.

Cautionary Statement Regarding Forward-Looking Statements

This press release contains “forward-looking statements” for purposes of applicable securities laws, such as statements relating to expectations, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance, are not historical facts and may be forward-looking. These statements are often, but not always, made through the use of words or phrases such as “anticipate,” “believes,” “can,” “could,” “may,” “predicts,” “potential,” “should,” “will,” “estimate,” “plans,” “projects,” “continuing,” “ongoing,” “expects,” “intends” and similar words or phrases. The Company cautions that such forward-looking statements are subject to risks, uncertainties, and other important factors, such as the effects of the ongoing COVID-19 pandemic, economic difficulties at local, national, or global levels, greater than expected noninterest expenses, regulatory changes, unpredictable natural or other disasters, or a deterioration in credit quality, which could cause actual results to differ materially from our expectations of future results, performance or achievements, or industry results, expressed or implied by such forward-looking statements. Due to these and other possible uncertainties and risks, readers are cautioned not to place undue reliance on the forward-looking statements contained in this press release. These forward-looking statements are based on current information and/or management's good faith belief as to future events.

Forward-looking statements should not be read as a guarantee of future performance. Any forward-looking statements presented in this press release are made only as of the date of this press release, and BankFirst, the Bank, F.B.H. and Citizens Bank undertake no obligation to revise or update publicly any forward-looking statements for any reason, except as required by law.