

Media Contact:

Megan Brewster AVP, PR at BayFirst (617) 285-0771 Megan.Brewster@firsthomebank.com

BAYFIRST BANK OPENS EIGHTH AREA BANKING CENTER

Community Bank to Celebrate Opening of First Manatee County Location

ST. PETERSBURG, Fla. (October 17, 2022) – St. Petersburg-based BayFirst National Bank is proud to announce the opening of its eighth banking center located at 2102 59th Street West in Bradenton. The one story, 5,600+ square-foot banking center represents BayFirst's first full-service banking center in Manatee County.

The location will offer commercial, residential and consumer lending, as well as investment services and personal banking options. It features two drive through lanes, an ATM, a free electric car charging station, and a "Collaboratory," which is a free conference space available to BayFirst clients and community organizations for meetings and events.

"The opening of the West Bradenton banking center is exciting milestone as we continue to expand our footprint around Tampa Bay and south of the bridge," said BayFirst Market President and Chief Lending Officer Tom Quale. "While other financial institutions are closing offices, we continue to grow our core banking center franchise and meet our customers on their terms by offering residents and business owners both in-person and online services, plus the personalized approach they expect from BayFirst."

News of the West Bradenton banking center opening is just the latest in a series of announcements related to BayFirst's efforts to expand south of the Skyway Bridge and better serve the residents of Sarasota and Manatee Counties. The bank also expects to open its second Sarasota location on Bee Ridge Road in early 2023 (it currently operates a full-service location at 2033 Main Street, Suite 101) and has broken ground on a third on S. Tamiami Trail. Just last year, it also opened a loan production office and financial resource center in the Newtown section of Sarasota, which provides personal and commercial loans as well as financial education, programs and additional resources to community members and business owners.

A VIP reception in celebration of the West Bradenton branch grand opening is scheduled for October 20 at 4:30 p.m. The banking center will also host a food truck event for nearby healthcare professionals on October 21, and a free, family-friendly "Cash Bash" beginning at 9 a.m. on October 22, hosted by its Kids Club Mascot, Cash, and featuring a bounce house, face painting, video game truck, entertainment, food and more. If you are interested in attending any or all events, please email Megan.Brewster@BayFirstFinancial.com.

Photos of the new location are available upon request.

About BayFirst National Bank.

Headquartered in St. Petersburg, BayFirst National Bank, the principal subsidiary of BayFirst Financial Corp. (NASDAQ: BAFN), now operates eight banking centers in the Tampa Bay area. In addition, BayFirst offers a broad range of retail and business banking services, including small business loans through its SBA loan division, CreditBench, and is one of the top producing SBA lenders in the country. Since it opened in 1999, BayFirst has grown exponentially without losing sight of its commitment to making an impact in the community and being Here for What's Next® in the lives of its customers. For more information visit: www.BayFirstFinancial.com.