



# **Investor Relations Newsletter**

**QUARTER 1  
2025**

# Message from the Chairman of the Board of Directors

Dear Investors,

As stewards of First Federal Community Bank, the Board of Directors remains committed to our responsibility: protecting your investment through strong governance, ethical leadership, community involvement and strategic focus.

We continue to prioritize transparency, accountability, and long-term value. The board actively oversees the bank's financial position, risk management, and regulatory compliance. Our goal is to ensure a stable foundation for growth while upholding the trust you have placed in us.

Looking ahead, leadership development and succession planning are key focus areas. We have worked closely with the executive team to identify and support the next generation of leaders. These efforts are designed to ensure we maintain a strong, consistent culture that can support the bank's mission well into the future.

Thank you for your continued confidence in First Federal Community Bank. We are proud of what we have built together and remain focused on delivering value while serving the communities we call home.



**Dawn S. Ratliff**  
**Chair of the Board**



## Shareholder Inquiries & Assistance

For any questions or support, please contact us by phone or email.

- 419-617-4602
- [IR@ffcb.com](mailto:IR@ffcb.com)

## Ticker Symbol: CIBN

Community Investors Bancorp, Inc. – [View on OTC QX Markets](#)

## Update Contact Info

As a valued CIBI shareholder, scan the QR code below to update your contact info. Stay informed with key updates, including annual reports, proxy materials, financials, and newsletters.

<https://forms.office.com/r/1n0fNPX9ep>



**Community Investors Bancorp, Inc.**  
**CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION**  
(In thousands)

	UNAUDITED March 2025	UNAUDITED December 2024	UNAUDITED March 2024
<b>ASSETS</b>			
Cash and cash equivalents	\$ 13,364	\$ 15,374	\$ 7,217
Interest-bearing time deposits	245	245	234
Available-for-sale securities	22,327	22,066	23,965
Loans held-for-sale	2,162	4,380	1,466
Loans receivable	265,584	258,294	251,189
Less: Allowance for Loan Loss	(2,400)	(2,413)	(2,214)
Loans receivable-net	263,184	255,881	248,975
Premises and equipment	5,217	5,240	5,398
Bank-owned Life Insurance	4,219	4,184	4,102
Federal Home Loan Bank stock	5,123	4,796	4,796
Foreclosed assets held for sale	1	-	-
Interest receivable	1,924	2,032	1,541
Prepaid (Deferred) income tax	81	55	170
Mortgage Servicing Rights	872	872	982
Other assets	2,271	2,089	2,357
Goodwill and Intangibles	425	422	428
Total assets	<u>\$ 321,415</u>	<u>\$ 317,636</u>	<u>\$ 301,631</u>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>Liabilities</b>			
Deposits	\$ 254,536	\$ 240,526	\$ 228,345
Federal funds purchased	-	\$ 1,381	\$ -
Federal Home Loan Bank advances	39,668	48,943	48,978
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	5,688	5,712	4,430
Advances from borrowers for taxes and insurance	428	627	386
Interest payable	613	690	698
Accrued federal income tax	355	5	297
Deferred federal income tax	516	277	323
Other liabilities	519	507	497
Total liabilities	302,323	298,668	283,954
<b>Shareholders' equity</b>			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	22,379	22,103	21,621
Accumulated other comprehensive income ( loss)	(1,127)	(975)	(1,801)
Treasury stock	(7,474)	(7,474)	(7,457)
Total shareholders' equity	19,092	18,968	17,677
Total liabilities and shareholders' equity	<u>\$ 321,415</u>	<u>\$ 317,636</u>	<u>\$ 301,631</u>
Book Value per common share outstanding	<u>\$ 24.04</u>	<u>\$ 23.88</u>	<u>\$ 22.26</u>

**Community Investors Bancorp, Inc.**  
**CONDENSED CONSOLIDATED STATEMENTS OF EARNINGS**  
(In thousands, except share data)

	UNAUDITED Nine months ended March 31, 2025	UNAUDITED 2024	UNAUDITED Three months ended March 31, 2025	UNAUDITED 2024	UNAUDITED Six months ended December 31, 2024	UNAUDITED 2023
Total interest income	\$ 13,272	\$ 11,230	\$ 4,245	\$ 3,983	\$ 9,027	\$ 7,247
Total interest expense	6,260	5,234	1,986	1,942	4,274	3,292
Net interest income	7,012	5,996	2,259	2,041	4,753	3,955
Provision for loan losses	175	(7)	39	36	136	(43)
Net interest income after provision for loan losses	6,837	6,003	2,220	2,005	4,617	3,998
Other income (losses)	1,168	1,306	246	401	922	905
General, administrative and other expenses	6,683	6,356	2,061	2,222	4,622	4,134
Earnings (loss) before income taxes	1,322	953	405	184	917	769
Federal income taxes expense (benefit)	238	209	54	40	184	169
NET INCOME	<u>\$ 1,084</u>	<u>\$ 744</u>	<u>\$ 351</u>	<u>\$ 144</u>	<u>\$ 733</u>	<u>\$ 600</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 1.36</u>	<u>\$ 0.95</u>	<u>\$ 0.44</u>	<u>\$ 0.18</u>	<u>\$ 0.93</u>	<u>\$ 0.75</u>

# Community Investors Bancorp, Inc.

## Financials Summary

As we began 2025, the banking industry continued to navigate an evolving, complex and uncertain economic environment. Persistent inflation, stubborn interest rates, and changing regulatory landscapes are influencing how financial institutions manage risk and pursue sustainable growth. While continued elevated interest rates have contributed to stronger net interest income, they also require a careful balance in maintaining credit quality and supporting loan demand. Although overall economic growth has moderated, the labor market remains resilient, and housing market trends are mixed. In this environment, we remain focused on prudent financial management, strengthening the balance sheet and disciplined lending to ensure continued stability and long-term value for our shareholders.

Financially, we are pleased to report strong third-quarter performance, with net income reaching \$1.04 million, a 40% increase compared to the same period in 2024. This growth was driven by a 17% rise in interest income and an 85% increase in cash and cash equivalents. Our deposit base also expanded significantly, growing by \$26 million (11%), supported by successful utilization of government incentive programs such as AgLink and Ohio Homebuyer Plus. While revenue growth has been strong, these earnings would not have been possible without our continued focus on disciplined expense management.

We are also proud to highlight the efforts of our marketing team in launching the Community Bestowment Award—an initiative that reflects our deep-rooted commitment to community impact. This award is presented to high school seniors who embody the same community-centered values that drive our mission. It is designed to support them as they take the next steps in their educational and personal journeys. This year, we were honored to present four awards to outstanding students who have demonstrated exceptional drive and a passion for community service.

As we look toward the close of fiscal year 2025, we are confident in our ability to meet future challenges and opportunities head-on. Our strong financial foundation allows us to make strategic investments in operational efficiency and service enhancements that will benefit both our customers and shareholders. We remain deeply committed to strengthening our communities through our core values of Care, Curiosity, and Courage. Thank you for your continued support.



“At First Federal Community Bank, we’re not just focused on banking. We’re focused on people. Whether it’s helping someone buy their first home or supporting a local initiative, our commitment is always personal. As we grow and innovate, we stay true to what matters most: trust, relationships, and the communities we call home. I’m proud to lead a team that puts people first every day.”

**Steve R. Crall - President & CEO**



# FFCB Community Bestowment Award Recipients!

First Federal Community Bank is excited to announce the first recipients of its new Community Bestowment Award. This award was created to recognize graduating seniors in Crawford and Union Counties who demonstrate leadership, compassion, and a strong commitment to their communities. The Bestowment Award replaces the bank's traditional scholarship, offering a more inclusive opportunity that supports students pursuing a variety of paths after graduation. Whether entering college, a trade program, or the workforce, recipients are honored for their values, dedication, and character.



Dawson Pelter



Elizabeth Krebs

This year's recipients are:

- Dawson Pelter, Wynford High School (Crawford County)
- Elizabeth Tillman, Fairbanks High School (Union County)
- Gretchen Shade, Wynford High School (Crawford County)
- Elizabeth Krebs, Buckeye Central High School (Crawford County)

Awardees were selected based on nominations that highlighted their involvement, leadership, and future goals.

First Federal Community Bank believes in showing up for our communities with Care, Curiosity, and Courage.

Elizabeth Tillman



Gretchen Shade



## Consumer & Business Credit Cards

At First Federal Community Bank, we're committed to offering financial solutions that fit your needs. That's why we provide TIB credit cards—whether you want cash back, rewards, or to build credit, we have the right card for you.

Key Features:

- ✓ Worldwide Acceptance – Use your card anywhere major credit cards are accepted.
- ✓ Mobile Convenience – Make purchases right from your device.
- ✓ 24/7 Support – Get assistance anytime at 800-367-7576.
- ✓ Easy Account Management – Access your account at [www.cardaccount.net](http://www.cardaccount.net) or via the Card Service Center app.

### Why Choose TIB Credit Cards?

TIB, N.A. is a trusted provider serving nearly one in five community banks nationwide. We've partnered with them for over 20 years to bring you reliable credit card services with no liability protection, flexible terms, and personalized account management.

*Exclusive Employee Card: Prime + 1% interest rate!*

Scan or click the links below to learn more:

### Consumer Credit Cards



### Business Credit Cards





# Branch Highlight

## MARYSVILLE

251 COLEMAN'S CROSSING BLVD.  
MARYSVILLE, OHIO 43040

Conveniently located at 251 Coleman's Crossing Boulevard in Marysville, our Marysville Branch has been proudly serving Union County and the surrounding communities since 2007. This full-service location features a drive-thru, on-site ATM, and a dedicated team ready to help. Whether you're opening an account, meeting with a loan officer, or just stopping by to make a quick deposit, we're here to make banking easy.



# FFCB In The Community

## Our Commitment to Community Involvement

At First Federal community Bank, we take pride in the dedication our members show both inside and outside of the office. Many of our team members actively volunteer their time and talents in various local organizations and initiatives, from supporting charitable events to engaging in community service projects. This spirit of giving back strengthens our community and reflects our core values of collaboration and care.

### Crawford County

Bucyrus Kiwanis Club  
Crawford County Chamber of Commerce  
Bucyrus Backpack Program  
United Way of North Central Ohio  
Colonel Crawford Community Foundation  
Colonel Crawford Girls High School Golf  
Crawford County Young Professionals  
Area 6 Workforce Investment Act for Crawford & Richland Counties  
Crawford County Unlimited Leadership  
Crawford County 20/20 Vision Leadership Team  
Junior Achievement  
Lifewise Academy  
Bucyrus Area Youth Soccer League  
Bucyrus Bratwurst Festival, Inc.  
Bucyrus Preservation Society  
Father's Heart Healing Center  
Citizens for Fairway & Waycraft  
100 Women Who Care

### Union County

Dream Center  
ODU Football Program  
Union County Care Train  
Kiwanis Club of Marysville  
Marysville Area Realtor Association  
Springfield Board of Realtors  
Midwestern Area Realtor Association  
Champaign County Real Estate Tour

### Madison County

Madison County Area Realtor's Association (MCARA)  
Crossroads Christian Church

### Delaware County

Delaware County Board of Realtors  
Main Street Delaware

### Other Locations

Concrete Orchidz  
Calvary Baptist Church (Bellefontaine, Ohio)  
Employer Advisory Committee at Tiffin University





# FFCB In The Community

## Non-Profit Media Sponsorships

We are excited to offer a special \$500 package that includes a radio ad and podcast partnership with CCN. This deal provides an excellent opportunity for exposure, combining the reach of radio with the engaging format of podcasts. By partnering with CCN, you can effectively promote your message across multiple platforms and connect with a wider audience, maximizing your impact and visibility.

### LifeWise Academy

LifeWise Academy provides students with an opportunity to learn character-building lessons and values that support their personal growth and decision-making. By working alongside local schools and families, LifeWise aims to equip students with tools to navigate life with confidence and integrity.



### United Way

United Way of Crawford County connects individuals and families with vital services that promote stability, growth, and opportunity. By working with local partners, schools, and organizations, United Way helps strengthen the community by providing resources that support education, financial wellness, and healthy living for all.



### Crestline Historical Society

The Crestline Historical Society is dedicated to preserving and sharing the unique history of Crestline, Ohio. From its railroad roots to its role in local industry and community development, Crestline's past is filled with stories worth remembering. The mural created by the society serves as a vibrant reminder of these moments, honoring the people and events that shaped the town. It stands not only as a piece of public art but as a celebration of Crestline's identity, inviting residents and visitors alike to reflect on the legacy that continues to define the community today.



### Bucyrus Public Library

The Bucyrus Public Library's Summer Reading Program encourages children, teens, and adults to keep their minds active and imaginations engaged all summer long. Through fun activities, reading challenges, and community events, the program promotes literacy, learning, and a lifelong love of books. It's a great way for families to stay connected, explore new stories, and make reading a part of their summer adventure.





