



Investor Relations Newsletter

**QUARTER 4
2024**

Message from the Chairman of the Board of Directors

OTC Markets Group Welcomes Community Investors Bancorp, Inc. to OTCQXPress Release

NEW YORK, Jan. 06, 2025 (GLOBE NEWSWIRE) -- OTC Markets Group Inc. (OTCQX: OTCM), operator of regulated markets for trading 12,000 U.S. and international securities, today announced Community Investors Bancorp, Inc. (OTCQX: CIBN), the parent holding company of First Federal Community Bank of Bucyrus, has qualified to trade on the OTCQX® Best Market. Community Investors Bancorp, Inc. upgraded to OTCQX from the Pink® market.

Community Investors Bancorp, Inc. begins trading today on OTCQX under the symbol "CIBN." U.S. investors can find current financial disclosure and Real-Time Level 2 quotes for the company on www.otcmarkets.com.

Upgrading to the OTCQX Market is an important step for companies seeking to provide transparent trading for their U.S. investors. For companies listed on a qualified international exchange, streamlined market standards enable them to utilize their home market reporting to make their information available in the U.S. To qualify for OTCQX, companies must meet high financial standards, follow best practice corporate governance and demonstrate compliance with applicable securities laws. Janney Montgomery Scott acted as the company's OTCQX corporate broker.



Dawn S. Ratliff
Chairman of the Board

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>

Shareholder Inquiries & Assistance

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

- 419-617-4602
- IR@ffcb.com

Ticker Symbol: CIBN

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

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

	UNAUDITED December 2024	UNAUDITED September 2024	UNAUDITED December 31, 2023
ASSETS			
Cash and cash equivalents	\$ 15,374	\$ 15,007	\$ 9,460
Interest-bearing time deposits	245	245	234
Available-for-sale securities	22,066	23,714	24,164
Loans held-for-sale	4,380	4,190	2,465
Loans receivable	258,294	260,002	242,913
Less: Allowance for Loan Loss	(2,413)	(2,319)	(2,213)
Loans receivable-net	255,881	257,683	240,700
Premises and equipment	5,240	5,288	5,457
Bank-owned Life Insurance	4,184	4,149	4,074
Federal Home Loan Bank stock	4,796	4,796	4,560
Foreclosed assets held for sale	-	-	-
Interest receivable	2,032	1,954	1,396
Prepaid (Deferred) income tax	55	22	57
Mortgage Servicing Rights	872	834	982
Other assets	2,089	2,226	1,725
Goodwill and Intangibles	422	424	428
Total assets	<u>\$ 317,636</u>	<u>\$ 320,532</u>	<u>\$ 295,702</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 240,526	\$ 249,462	\$ 222,877
Federal funds purchased	1,381	-	-
Federal Home Loan Bank advances	48,943	44,251	48,741
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	4,910	5,430	4,827
Advances from borrowers for taxes and insurance	627	393	592
Interest payable	690	751	678
Accrued federal income tax	450	500	-
Deferred federal income tax	300	317	335
Other liabilities	841	941	497
Total liabilities	298,668	302,045	278,547
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	22,103	21,781	21,057
Accumulated other comprehensive income (loss)	(975)	(1,134)	(1,759)
Treasury stock	(7,474)	(7,474)	(7,457)
Total shareholders' equity	18,968	18,487	17,155
Total liabilities and shareholders' equity	<u>\$ 317,636</u>	<u>\$ 320,532</u>	<u>\$ 295,702</u>
Book Value per common share outstanding	<u>\$ 23.88</u>	<u>\$ 23.28</u>	<u>\$ 21.57</u>

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

	UNAUDITED Six months ended December 31, 2024	UNAUDITED Six months ended December 31, 2023	UNAUDITED Three months ended December 31, 2024	UNAUDITED Three months ended December 31, 2023	UNAUDITED Three months ended September 30, 2024	UNAUDITED Three months ended September 30, 2023
Total interest income	\$ 9,027	\$ 7,247	\$ 4,558	\$ 3,773	\$ 4,469	\$ 3,474
Total interest expense	4,274	3,292	2,157	1,763	2,117	1,528
Net interest income	4,753	3,955	2,401	2,010	2,352	1,946
Provision for loan losses	136	(43)	55	(12)	81	(31)
Net interest income after provision for loan losses	4,617	3,998	2,346	2,022	2,271	1,977
Other income (losses)	922	905	179	478	743	427
General, administrative and other expenses	4,622	4,134	2,026	2,096	2,596	2,038
Earnings (loss) before income taxes	917	769	499	404	418	366
Federal income taxes expense (benefit)	184	169	97	91	87	78
NET INCOME	<u>\$ 733</u>	<u>\$ 600</u>	<u>\$ 402</u>	<u>\$ 313</u>	<u>\$ 331</u>	<u>\$ 288</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.93</u>	<u>\$ 0.75</u>	<u>\$ 0.51</u>	<u>\$ 0.39</u>	<u>\$ 0.42</u>	<u>\$ 0.36</u>

Community Investors Bancorp, Inc.

Financials Summary

As we move into 2025, we remain interested in the economic conditions that will take shape as a result of the new administration and potential impact on our forecasted results. Nevertheless, our 4th quarter results provide a promising outlook, instilling confidence as we navigate this ever-changing environment. We continue to improve and perform better than our peers in several key areas including net interest margin and efficiency. These improvements reflect our continued commitment to continuous improvement in strategic growth and operational efficiency, positioning us for success in the evolving landscape.

We are excited to share the progress of new initiatives at Community Investors Bancorp, Inc., designed to strengthen our relationships with our customers, shareholders, and community. We are in the process of launching a new website that will enhance our engagement and provide easy access to important business updates for our users. As we transition, we are committed to ensuring a seamless transition while maintaining the accessibility of critical information and availability to all. The new website is set to be launched in the coming months.

Financially, our 4th quarter net income reached \$733,000, a 22% increase from the same period in 2023. This strong performance was driven by a 24.6% increase in interest income, a 2.45% rise in liquidity position, and a 2% improvement in Other Income. As we continue to utilize cost efficient deposits from AgLink and Ohio Home Buyers Plus programs. We remain focused on identifying additional efficiencies and cost-saving opportunities to further enhance our performance.

As we head into 2025, we remain optimistic about the challenges and opportunities that lie ahead. We take great pride in the hard work that has brought us to this point, and we are committed to building on that momentum throughout the year. We are grateful that our improving financial position enables us to make significant efficiency improvements that will better serve the needs of our customers and shareholders. We will always be committed to strengthening our communities through our core foundation of Care. Curiosity, and Courage.



"Banking is about relationships, trust, and making a real difference in people's lives. At First Federal Community Bank, we take that responsibility to heart. As we look to the future, we remain committed to innovation, personalized service, and supporting the communities that support us. I'm proud to work alongside a team that values integrity and works every day to help our customers and communities thrive."

Steve R. Crall - President & CEO

FFCB Community Bestowment Award!

This isn't your typical scholarship. In fact, it's NOT a scholarship at all!

We are thrilled to introduce the **First Federal Community Bestowment Award** – a brand-new opportunity designed to recognize individuals who are passionate and community-driven.

Unlike traditional scholarships, this award has fewer requirements and is designed to support ANY graduating senior, whether they're heading straight into the workforce, trade school, or college. And the best part? The application is fully online!



Lynn Brewer Award

Congratulations to Sherry Kintz, the recipient of the 2024 Lynn Brewer Award!

This special award is named in honor of Lynn Brewer, a beloved and highly respected retired leader from First Federal Community Bank. Lynn's dedication, leadership, and heart for the community set a standard of excellence that continues to inspire us all.

Sherry embodies the same spirit of commitment and generosity that this award celebrates. Her hard work and positive impact on our community have earned her this well-deserved recognition.

Thank you, Sherry, for carrying forward the legacy of excellence that Lynn represents!



Pictured Above:
Sherry Kintz - New Washington
Universal Banker (Left)
Steve Crall - President & CEO (Right)

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 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.

Exclusive Employee Card: Prime + 1% interest rate!

Scan or click the links below to learn more:

Consumer Credit Cards



Business Credit Cards



Branch Highlight

BUCYRUS EAST

2020 E. MASNFIELD STREET
BUCYRUS, OHIO 44820



Originally established in 2003, the east branch underwent a transformation that included updated flooring, fresh paint, and modern furnishings. The addition of branded signage and FFCB's distinctive green color created a cohesive look across all branch locations. This initiative was part of FFCB's wider strategy, which saw multiple Crawford County offices refreshed over the past four years. A ribbon-cutting ceremony, hosted by the Bucyrus Area Chamber of Commerce on May 29, marked the completion of the project. While maintaining its workforce of 82 employees, FFCB also created a new full-time position at the east branch. Steve Crall, President and CEO of FFCB, remarked: "At FFCB, community is at the heart of everything we do. These renovations underscore our commitment to providing our customers with an exceptional banking experience in a welcoming environment."



Dedicated East Branch Staff

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
Bucyrus Chamber of Commerce
Bucyrus Backpack Program
Bucyrus Rotary Club
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
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
4-H

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

First Federal also supports all the schools in Crawford and Union counties.

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.

RSVP

RSVP of Crawford County is making a meaningful impact by connecting volunteers aged 55 and older with opportunities to give back to our community. Whether it's mentoring students, delivering meals, or supporting local nonprofits, RSVP empowers seniors to use their skills and experience to make a difference.

Volunteering not only benefits our community but also enriches the lives of those who serve. RSVP is here to help you find the perfect way to stay active, engaged, and connected while giving back.



Project Noelle

Project Noelle is making a life-changing impact in Crawford County by supporting children affected by the opioid epidemic. Many of these kids have lost parents to addiction, and Project Noelle steps in to provide love, stability, and resources to help them thrive. From holiday gifts and back-to-school supplies to grief support and mentorship, this organization ensures that no child feels forgotten.

Their work is a reminder that healing starts with community, and together, we can provide these children with hope for a brighter future.



Butterfly Foundation

The Crawford County Butterfly Foundation, led by Jordan Groves, is dedicated to supporting foster children in our community. The foundation provides essentials like clothing, shoes, and personal care items, as well as birthday and Christmas gifts to ensure every child feels valued. Working closely with caseworkers, Jordan helps meet the specific needs of children during their transitions, offering them comfort and stability.



New Day Ministries Food Pantry

New Day Ministries Food Pantry is making a real difference in Bucyrus, providing support to families, individuals, and anyone in need. In these uncertain times, everyone can face challenges, whether it's job loss, unexpected bills, or simply trying to make ends meet.

The pantry doesn't just serve—it uplifts. It's a place where compassion and dignity meet to ensure no one in our community goes without. It's not about wealth or status; it's about neighbors helping neighbors.

Let's break the stigma: needing a little help doesn't define you—it unites us. New Day Ministries is here for everyone, no matter the circumstance. If you or someone you know could use a little extra support, they're here to help. And if you're looking for a way to give back, volunteers and donations are always welcome!



CARE

Care for Each Other

CURIOSITY

Curiosity for Things Unknown

COURAGE

Courage of Ownership



FIRST FEDERAL
Community Bank

**Strengthening Our Communities
Through Care, Curiosity, and Courage.**

