



# **Investor Relations Newsletter**

**QUARTER 2  
2025**

# Message from the Chairman of the Board of Directors

Dear Investors,

The Board remains focused on protecting your investment and guiding First Federal Community Bank with discipline and care. We continue to oversee risk, strengthen governance, and support leadership development to ensure long-term stability.

Our values of Care, Curiosity, and Courage are central to this work. Care keeps us connected to the people and communities we serve. Curiosity pushes us to improve and innovate. Courage allows us to make decisions that protect value and position us for growth.

We are confident in the strength of our foundation and encouraged by the opportunities ahead. Thank you for your continued trust and support.

Sincerely,  
Dawn S. Ratliff



**Dawn S. Ratliff**  
**Chair 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](mailto: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 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,		UNAUDITED Three months ended March 31,		UNAUDITED Six months ended December 31,	
	2025	2024	2025	2024	2024	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

It's hard to believe we're already halfway through 2025. As we look ahead, we remain more focused than ever — moving forward with clarity, purpose, and a deep commitment to the communities we serve.

At Community Investors Bancorp, we are more than just a financial institution. We are community partners. We proudly help drive local economic growth, support small businesses and nonprofits, and play a vital role in building long-term success across our region. Our commitment extends beyond banking — our employees are active in the community every day, making a meaningful difference where it truly counts.

We believe that the impact we make outside the bank is just as important as the work we do within it — and our results speak for themselves. Our financial performance continues to show strong momentum. Net income increased by 59%, rising from \$1.14 million in 2024 to \$1.81 million in 2025. Basic earnings per share climbed from \$1.44 to \$2.29, reflecting the growing value we are delivering to our shareholders.

Our total assets reached \$336.5 million, up from \$311.7 million in 2024 and \$271.9 million in 2023. This growth has been driven largely by a steady expansion in net loans receivable, underscoring our dedication to supporting local lending needs. We also significantly strengthened our liquidity position, with cash and cash equivalents more than doubling from \$6.1 million in 2023 to \$14.6 million in 2025.

Through all of this, shareholder value continues to rise — a testament to our long-term strategy and our unwavering focus on sustainable, community-centered growth. As always, we move forward guided by our values of Care, Curiosity, and Courage, knowing that our success is rooted in the success of the people and places we proudly serve.



"Our foundation is strong, and our vision is clear. Each milestone we reach is a direct result of the trust and support you place in us. By staying disciplined, guided by integrity and embracing smart opportunities, we are positioning ourselves for long-term success and value that lasts for our investors, our customers, and our community."

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

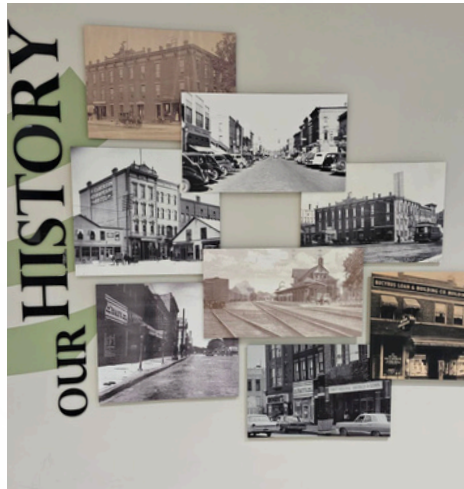


# Branch Highlight

## BUCYRUS

119 S. SANDUSKY AVE.  
BUCYRUS, OHIO 44820

Conveniently located in the heart of Bucyrus at 119 South Sandusky Avenue, our Bucyrus Branch is a familiar landmark best recognized for its iconic marquee on the front of the building. This full-service location offers a welcoming lobby, on-site ATM, and a dedicated team ready to serve you. Whether you're opening an account, sitting down with a loan officer, or stopping by for everyday banking, we're here to make your experience easy and convenient.



## 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



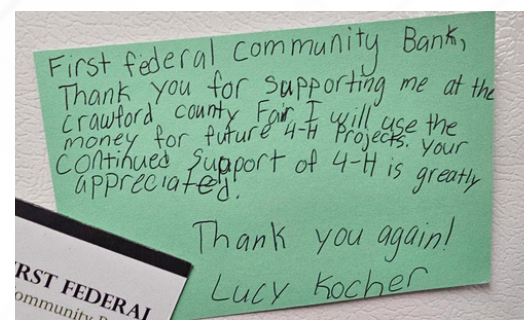
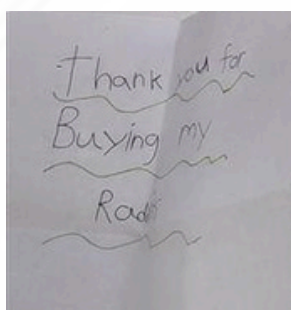
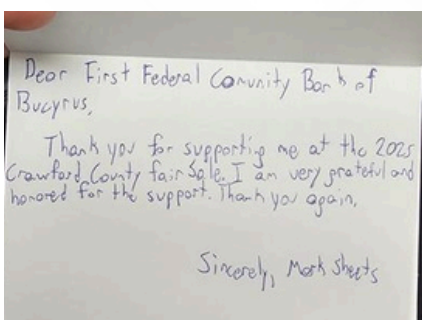
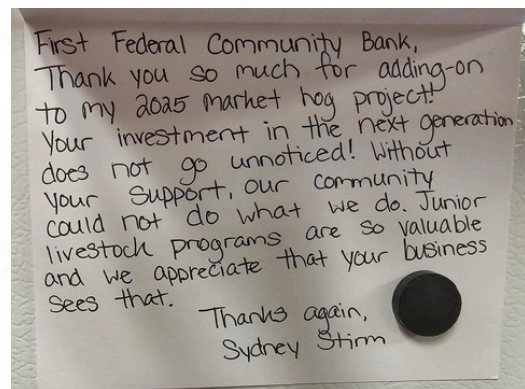
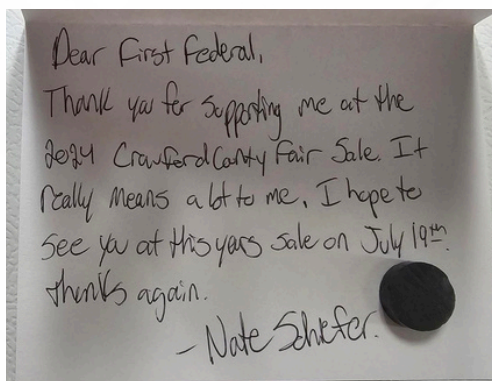
# Community Involvement

Community is at the heart of everything we do at First Federal Community Bank!

Our team has been busy supporting and celebrating our communities:

- Marched in the Bratwurst Festival Parade
- Took part in United Way's Care Day, helping paint at the Humane Society
- Supported youth at the Jr. Livestock Sales in Crawford & Union Counties

We're proud to stand behind the people, causes, and traditions that make our communities stronger.





# 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 \$600 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.

### Oakwood Cemetery

Oakwood Cemetery preserves history while honoring the lives and legacies of those who came before us. It provides a place for reflection, remembrance, and connection, ensuring that the stories shaping our community are never forgotten.



### Bratwurst Festival Inc.

Bratwurst Festival Inc. celebrates community pride by preserving a tradition that has spanned generations. From lively parades and entertainment to volunteer-driven projects, their work brings people together and strengthens the bonds that make Bucyrus unique.



### Humane Society for Crawford County

The Humane Society of Crawford County provides care, shelter, and advocacy for animals in need while promoting responsible pet ownership. Through their efforts, countless animals find safe, loving homes and our community grows more compassionate.



### Third Street Family Health Services

Third Street Family Health Services ensures access to quality medical, dental, and behavioral care for individuals and families, regardless of circumstance. Their commitment to equity in healthcare helps build a healthier, stronger future for our entire community.





# 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.**

