



Investor Relations Newsletter

**QUARTER 3
2025**

Message from the Chairman of the Board of Directors

Dear Investors,

This year reflected meaningful progress for First Federal, supported by a stronger financial foundation, improved profitability, and enhanced risk management. The bank continued to demonstrate operational efficiency, reduced risk, and fortified our capital base, with capital ratios remain well above regulatory thresholds.

As we look toward the coming year, continued focus on operational efficiency, capital deployment, and strategic growth will be key to sustaining momentum and addressing remaining challenges. The Board remains committed to supporting leadership as they execute our strategic plan, invest in our people, and pursue opportunities for growth.

On behalf of the Board of Directors, thank you for your continued support and confidence.

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

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	AUDITED	UNAUDITED
	September 30,	June 30,	September 30,
	2025	2025	2024
ASSETS			
Cash and cash equivalents	\$ 14,270	\$ 14,689	\$ 15,007
Interest-bearing time deposits	245	245	245
Available-for-sale securities	21,959	22,333	23,714
Loans held-for-sale	2,940	1,846	4,190
Loans receivable	284,421	278,988	260,002
Less: Allowance for Loan Loss	(2,668)	(2,531)	(2,319)
Loans receivable-net	281,753	276,457	257,683
Premises and equipment	5,110	5,155	5,288
Bank-owned Life Insurance	4,291	4,255	4,149
Federal Home Loan Bank stock	5,123	5,123	4,796
Foreclosed assets held for sale	620	620	-
Interest receivable	2,309	2,102	1,954
Prepaid (Deferred) income tax	-	-	22
Mortgage Servicing Rights	872	741	834
Other assets	2,263	2,416	2,226
Goodwill and Intangibles	416	420	424
Total assets	\$ 342,171	\$ 336,402	\$ 320,532
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 275,983	\$ 269,260	\$ 249,462
Federal funds purchased	-	-	-
Federal Home Loan Bank advances	37,338	39,384	44,251
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	5,639	5,664	5,430
Advances from borrowers for taxes and insurance	380	105	393
Interest payable	670	661	751
Accrued federal income tax	-	-	500
Deferred federal income tax	604	524	317
Other liabilities	857	980	941
Total liabilities	321,471	316,578	302,045
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	23,674	23,024	21,781
Accumulated other comprehensive income (loss)	(814)	(1,040)	(1,134)
Treasury stock	(7,474)	(7,474)	(7,474)
Total shareholders' equity	20,700	19,824	18,487
Total liabilities and shareholders' equity	\$ 342,171	\$ 336,402	\$ 320,532
Book Value per common share outstanding	\$ 26.07	\$ 24.96	\$ 23.28

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

	UNAUDITED	
	Three months ended	
	September 30,	
	2025	2024
Total interest income	\$ 4,982	\$ 4,469
Total interest expense	2,062	2,117
Net interest income	2,920	2,352
Provision for loan losses	105	81
Net interest income after provision for loan losses	2,815	2,271
Other income (losses)	582	743
General, administrative and other expenses	2,474	2,596
Earnings (loss) before income taxes	923	418
Federal income taxes expense (benefit)	196	87
NET INCOME	\$ 727	\$ 331
BASIC EARNINGS PER COMMON SHARE	\$ 0.92	\$ 0.42

Community Investors Bancorp, Inc.

Financials Summary

Each quarter we continue with positive momentum. Our commitment to being the Bank of Choice for our communities inspired us to reach new heights, both financially and in the ways we serve and connect with you.

We continued to strengthen the organization through refined policies and procedures, making our team more responsive and agile. Our multi-pronged approach to liquidity-- focusing on deposit growth, contingent fund availability, and leveraging state programs— has paid off. We also completed the rollout of our Enterprise Risk Management program, enhancing our ability to anticipate and manage risks.

Financial performance remained strong, with Total Assets rising 6.75% year-over-year to \$342.2 million. Total Deposits increased 10.65% to \$249 million, while net income surged 119.64% to \$727 thousand. We saw Net Interest Income improved to \$3 million, and an Efficiency Ratio benefited from well-managed noninterest expenses relative to overall income. We also made significant progress in reducing debt, cutting FHLB borrowings by more than \$7 million compared to last year. Stockholders' equity grew by 12% to \$18.5 million, and our capital ratios remained comfortably above regulatory requirements.

At the core of our work, our commitment to the 3 C's—Care, Curiosity, and Courage— remains central. Every decision this year was guided by the question, “How can we better serve our customers, support our communities, and create lasting value for our stakeholders?”

As we look ahead, Community Investors Bancorp, Inc. enters 2026 with a stronger financial foundation, improved profitability, and enhanced risk management. We will continue to execute our strategic plan, invest in our people, and pursue opportunities for growth. Our foundation is solid, and our team is ready to deliver value for our shareholders, customers, and communities.

Thank you for your continued support and confidence.



“Our strength lies not only in what we’ve built, but in the possibilities ahead.

Every step forward reflects our commitment to innovation, integrity, and creating lasting value. Together, we’re shaping a future where progress isn’t just measured in numbers, but in the trust we earn and the impact we make for our customers, our investors, and our communities.”

Steve R. Crall - President & CEO

Historic Highlights of 115, 117 & 119 S. Sandusky Avenue

Late 1800s – Early 1900s

- 119 S. Sandusky: Home to Star Bakery and later Liberty Fruit Store; upstairs offices for chiropractors, optometrists, and dentists.
- 115 & 117 S. Sandusky: A.C. Lewis' Drug, Book & Wallpaper Store; later expanded by Ed. Kern to include musical instruments.

1920s – 1940s

- 119: Transitioned from shoe-shining and plumbing to Bucyrus United Electric Company, then rebuilt for J.J. Newberry's 5-10-25 Cent Store.
- 115 & 117: Rexall Drug Store and Kiess Pharmacy became downtown staples, offering medicine, gifts, and everyday goods.

1940s – 1970s

- 119: Stan Shelley Clothing brought modern men's fashion.
- 115: Morgan's Furniture Co. promoted mohair suites; later Gray's Cut Rate Drugs became Bucyrus' largest drugstore.
- 117: Variety shops and The Gayety Shop offered housewares and women's fashion.

1970s – 1990s

- 117: Wise Jewelry served as "The Bride's Gift Store," then became The Shirt Off My Back, a screen-printing shop tied to Bratwurst Festival pride.
- Later, Good Buys Thrift Shop continued the tradition of variety and affordability.

1997 – Today

- First Federal Community Bank purchased 115 and later 117, adding to its presence at 119.

Today, these historic buildings house bank offices, continuing their legacy of serving Bucyrus.

To read more, visit: crawfordcountynow.com/local/categories/history-worth-sharing/

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 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:

- Crawford County offices hosted a Food Drive.
- Community Marketing Manager instructed a class for the Crawford County Chamber of Commerce Lunch and Learn series.
- Collected monetary donations for the Impact Station in Marysville
- Participated in the Marysville Pumpkin Dash 5K
- Volunteered time to Bucyrus Backpack Program & Bucyrus Historical Society

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

- 100 Women Who Care
- American Legion Auxiliary
- Area 6 Workforce Investment Act (Crawford & Richland Counties)
- Bucyrus Area Youth Soccer League
- Bucyrus Backpack Program
- Bucyrus Bratwurst Festival, Inc.
- Bucyrus Kiwanis Club
- Bucyrus Preservation Society
- Bucyrus Rotary
- Bucyrus Wrestling Club
- Citizens for Fairway & Waycraft
- Colonel Crawford Community Foundation
- Colonel Crawford Girls High School Golf
- Crawford County 20/20 Vision Leadership Team
- Crawford County Chamber of Commerce
- Crawford County Unlimited Leadership
- Crawford County Young Professionals
- Good Hope Lutheran Church
- Junior Achievement
- Lifewise Academy
- United Way of North Central Ohio
- Wynford Elementary & JR. High Girls Basketball
- Wynford Local Schools
- Wreaths Across America (Oakwood Cemetery Association)

Union County

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

Madison County

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

Delaware County

- Delaware County Board of Realtors
- Main Street Delaware

Other Locations

- Employer Advisory Committee at Tiffin University
- Mansfield Baptist Temple
- Vessel Community Church



FFCB In The Community

Non-Profit Media Sponsorships

We 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.

Marion County Board of Developmental Disabilities

Marion County Board of Developmental Disabilities is a governmental organization that provides advocacy and resources for those in Marion County with developmental disabilities. Our mission is to help those we serve to live, learn, and earn in our community. We are funded through a mixture of local tax dollars, federal and state funds.



Crawford County Council on Aging

The mission of the Crawford County Council on Aging, Inc. is to be a focal point for the provision of advocacy, and in-home and community-based services which will enhance the quality of life for the older adult population of Crawford County by facilitating their efforts to maintain maximum independence as they exercise their right to remain living with dignity in the community.



Sleep in Heavenly Peace

At SHP, they fully believe that a bed is a basic need for the proper physical, emotional, and mental support that a child needs. When it was brought to their attention that the need for beds went far beyond their own neighborhoods, they stepped up and took initiative. Sleep in Heavenly Peace is where it is today because countless individuals asked the question, "What can I do?" The answer is that there are many ways to get involved! They ensure that "No Kid Sleeps on the Floor in Our Town!"



Galion History Center

The Mission of the Galion History Center is to preserve and promote the history of Galion and surrounding townships through historic preservation and education.



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.**

