

Here for you when
relationships matter most.

Mission Statement

The mission of Community First Bank is to be a high performing independent bank that, as a preferred employer, recruits, trains and retains superior personnel to utilize appropriate service skills, technology and tools to deliver a world class customer experience, resulting in positive outcomes for our shareholders and communities.



ROBB BLUME
President & CEO

While many have commented on the difficulty and challenges of 2020, I will remember it as one of the most fulfilling of my career. With the challenges of a worldwide pandemic, social unrest, a hastily assembled CARES Act and the associated Paycheck Protection Program, and a tumultuous and often bitter election cycle, it would have been easy to lose focus on CFB’s objectives of creating shareholder value while serving our customers and communities. Instead, the Community First team excelled in nearly every area.

Our commitment to creating shareholder value was evidenced in many ways. The growth in our balance sheet and earnings, along with continued business expansion, both geographically and otherwise, were strong evidence of the team’s commitment to providing a strong return to shareholders. Bank loan growth of 35% was aided by PPP loans, but loan growth in excess of 15% was still realized if the PPP loans are excluded. New deposit growth was outstanding, with over 2,400 new depository accounts being opened, accounting for current balances in excess of \$40 million. With the February opening of our Pebble Village Office in Noblesville, we completed our third new branch opening in a 12-month period. Despite the challenges of COVID-19, we have seen promising growth in all 3 of our new branches, as well as continuing growth in our Kokomo locations.

2020 was also a year that saw expansion of our product lines. In order to help diversify our income streams, we started an SBA lending department and acquired a majority interest in a mortgage lending company. The SBA lending department will help create fee income and gains on the sale of the guaranteed portion of loans, while allowing us to serve borrowers recovering from pandemic challenges or starting new ventures. With the purchase of majority ownership in 1st Signature Lending, LLC, we have partnered with the premier single-close, construction to permanent residential mortgage lender in the market. This will allow CFB access to new income streams generated by 1st Signature, as well as balance sheet growth and a diversification of loan type and geography.

The Paycheck Protection Program was one of the year’s biggest challenges, but it also allowed us to provide our communities and customers with much needed capital in a time of great need. Our team worked tirelessly to meet the needs of our PPP applicants and followed up on that commitment by donating nearly \$100,000 in fees earned back to the not-for-profit organizations that participated in the program. Coupled with other donations throughout the year, CFB contributed over \$160,000 to our communities. As importantly, our people continue to be deeply involved in community organizations. We continued our tradition of service on Veterans Day, adding a hot meal as a symbol of our gratitude for the contributions of the veterans in our communities. We also offered two Community Shred Days and participated in numerous other charity activities.

Growth challenges us all and we continue to be committed to constant improvement. This year saw a redesign of our website and the introduction of a CFB LinkedIn page, expanding our ever-growing digital marketing reach. We were once again honored as the Best Bank in Kokomo by the Kokomo Tribune (14th year in a row) and one of the Best Places to Work in Indiana by the Indiana Chamber of Commerce (6th year in a row). 2020 also saw us expand our internal training programs, while also engaging with outside resources to assist us in being a top performing organization and an employer of choice in the banking industry.

So, we look toward the future with optimism and enthusiasm. **We’ve taken on unprecedented challenges and not only survived, but thrived. I am honored to lead the most committed and dedicated group of bankers I’ve ever been associated with.** On behalf of our team, including our board of directors, we thank you for your support and for the continuing opportunity to work for Community First Bank of Indiana.

Board of Directors

| | |
|-------------------------|--|
| BILL HINGST | Mid America Beverage |
| BILL BERSBACH | Liberty Financial Group |
| ROBB BLUME | Community First Bank of Indiana |
| AUGUST CIJAN | Retired, Haynes International, Inc |
| CARTWRIGHT ELLIS | Crume/Ellis Auctioneers/Appraisers |
| REX GINGERICH | McGonigal Buick GMC Cadillac |
| DR. J. MICHAEL HARSHMAN | Kokomo Urology |
| MARK MCCANN | McCann Legal |
| DAVID MCFATRIDGE | Retired, Kokomo Gas and Fuel Company |
| RON METZ | Bucheri McCarty & Metz |
| MIKE STEGALL | Retired, Community First Bank of Indiana |
| CURTIS WELKE | Welke Law Office |
| PETE SMITH | Performance Services |
| MONICA PECK | Co-Owner/Partner Xanderco |

Management Team

| | |
|------------------|------------------------------------|
| ROBB BLUME | President & CEO |
| BOB HICKMAN | Chief Credit Officer, EVP |
| BILL BUCHANAN | Chief Financial Officer, SVP |
| SCOTT HAMMERSLEY | Commercial Loan Group Manager, SVP |
| KIM LAFOLLETTE | Director of Retail Banking, SVP |
| WENDELL PROPE | Mortgage Department Manager, SVP |
| LONDEE DAVIS | Human Resources Manager, VP |
| LARRY ROLLAND | Head of Investments, VP |
| JULIE TRACY | Director of IT, VP |
| BEA WILES | Chief Operating Officer, VP |



2020 Contributions & Awards

An overview of awards earned and funds in amounts of \$2,000 and above donated.
For more information regarding community involvement, see pages 14 -15.

**IU KOKOMO
EVENT CENTER**
Donation

**BEST PLACES TO WORK IN
INDIANA 2020**
Indiana Chamber of Commerce
and Best Companies Group

BANKPAK 200 % CLUB
Indiana Bankers
Association

LARGE BUSINESS OF THE YEAR FINALIST
Greater Kokomo Chamber of Commerce

**COMMITMENT TO COMMUNITY
FINALIST**
Indiana Bankers Association

IU KOKOMO ATHLETICS
Donation & Endowment

WESTFIELD YMCA
Capital Campaign Donation

IVY TECH KOKOMO
Donation

**BEST BANK & BEST BANK
TELLER IN KOKOMO**
Kokomo Tribune

FRIENDS OF CENTRAL POOL
Noblesville Splash Pad Donation

5 STAR MEMBER
Indiana Bankers Association

**BUSINESS PERSON OF
THE YEAR FINALIST**
Greater Kokomo
Chamber of Commerce

**NOBLESVILLE
BOYS AND
GIRLS CLUB**
Donation

**SMALL BUSINESS LENDER
OF THE YEAR FINALIST**
Indiana Statewide Certified
Development Corporation

NOBLESVILLE ELKS LODGE #576
Donation





BILL BUCHANAN
Chief Financial Officer

2020 was a year unlike any other in my thirty-two years of financial leadership in the banking industry. I'm proud to say that our bank remained open to serve our customers every step of the way, whether for a lending, depository or any other banking need. We participated heavily in the Paycheck Protection Program (PPP) lending program orchestrated by the federal government, serving both customers and non-customers to help assure their accessibility to this vital program. We funded over forty-five million dollars of PPP loans during the year, which placed stress on both our liquidity and capital positions. I'm again proud to say that we weathered the storm nicely, assuring customer access to funding while maintaining healthy levels of liquidity and capital throughout this process. **The bank continued strong organic growth along with the growth attributable to the COVID-19 related PPP, having grown total assets to \$468.2 million at December 31, 2020, which is over \$137.4 million, or 41.6% more than the previous year end.** The bank continues to be well positioned to handle the further financial demands related to the pandemic along with handling the organic growth attributable to our valued customers in both Howard and Hamilton counties.

Our extraordinary year over year balance sheet growth was also aided by our acquisition of 50.1% of First Signature Lending, LLC, (FSL), adding over \$67 million in total assets as of December 31, 2020. FSL is a well-regarded mortgage lending company based in Indianapolis that currently serves nine states, including Indiana. The acquisition was effective as of the last day of the year and as a result none of FSL's income and expense items are included in our consolidated December 31, 2020 results.

Net Income and Return on Assets versus Peer Group

The bank recorded net income of \$3.1 million for the year ended December 31, 2020 compared to net income of \$2.6 million for the same time period in 2019. The increase was greatly influenced by recognizing nearly \$1 million in PPP related loan fees for the year. Substantial increases in net interest income and gain on loan sales were also noted. Note that the increases in income were partially offset by continued increases in salaries and wages, along with occupancy expenses, due to the continued expansion efforts in Hamilton County. The bank produced a favorable return on average assets (ROA) of 0.83% when compared to the 0.82% average ROA recorded by our peer group that consists of 187 banks between \$100 and \$500 million in total assets located in Indiana, Michigan, Ohio and Kentucky.

Tangible Book Value per Share

Tangible book value grows each year by the amount of net income earned minus the dividends that are paid to our shareholders, along with any new stock issued during the year. In 2020 our net income was \$3.1 million, dividends paid amounted to \$832 thousand and \$2.84 million of stock was issued, resulting in ending tangible book value of \$25.15 per share, compared to an ending December 31, 2019 book value of \$21.68 per share based on total shares outstanding at December 31, 2020, resulting in a 16.0% increase year over year. Dividends per share in 2020 amounted to \$0.62 per share compared to \$0.60 per share in 2019.

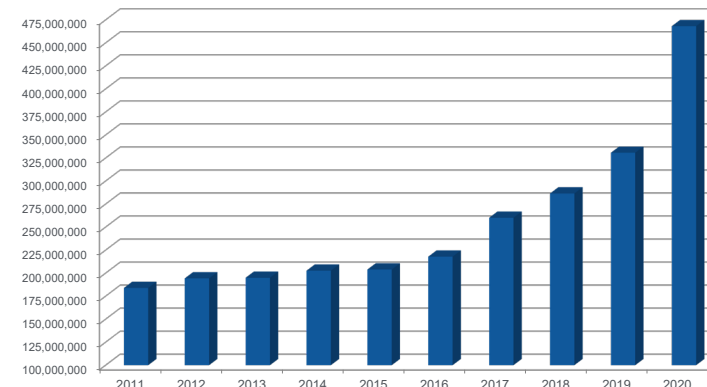
Net Interest Margin versus Peer Group

Net interest margin is one of the primary drivers of the bank's earnings. It's calculated by taking the difference between the total interest income earned on the bank's interest-earning-assets, such as loans, investments, etc... minus the total interest expense paid for deposits, borrowings, etc... This result is then divided by the bank's average interest earning assets in order to arrive at the Net Interest Margin (NIM). For the year ended December 31, 2020, NIM was 4.28% compared to 4.52% for the same time period in 2019. Note that our margin was compressed in 2020 due to our originating over \$45 million of PPP loans at an interest rate of 1.0%. Despite this compression, the ratio compares very favorably to our Peer Group NIM of 3.48% for the year ended December 31, 2020.

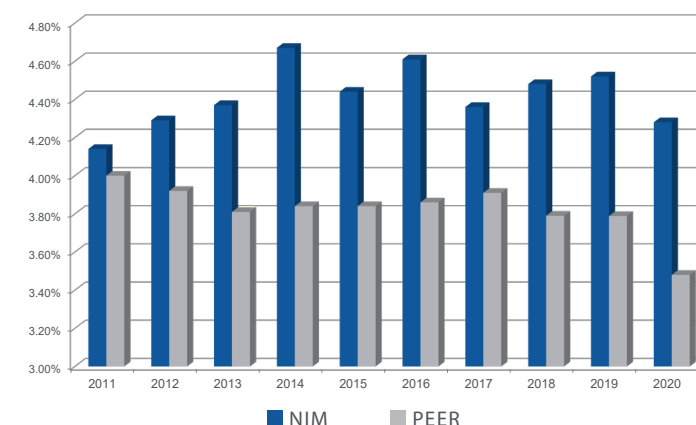
The challenges that 2020 presented were enormous and we are thankful that the bank was able to end the year in an even stronger financial position than the year before. This was another year of solid profitability with continued quality loan and deposit growth, along with the successful strategic acquisition of FSL that will enhance our performance in the years to come. **Our team members are proud to produce such results while at the same time providing personalized, helpful and value-added services to the customers and communities that we serve.** We will continue to meet the challenges presented by the pandemic as we move forward and we continue to be energized and eager to maintain our high level of service to all of our stakeholders as we forge ahead in 2021!

Community First Financial Corporation Financial Highlights

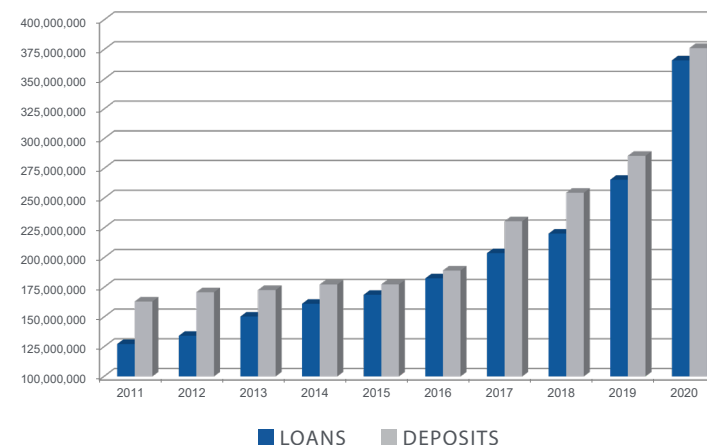
TOTAL ASSETS



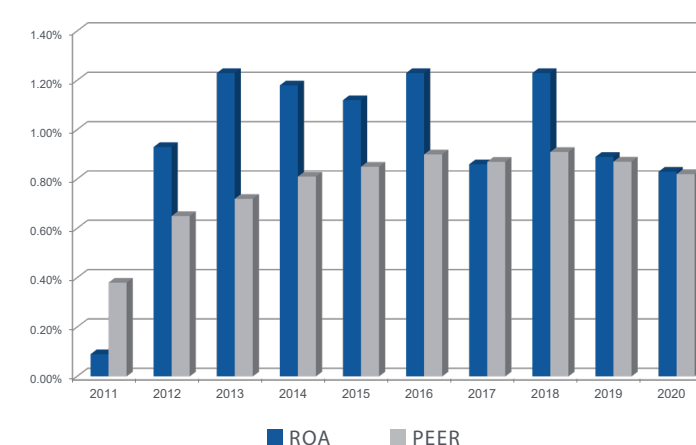
NET INTEREST MARGIN



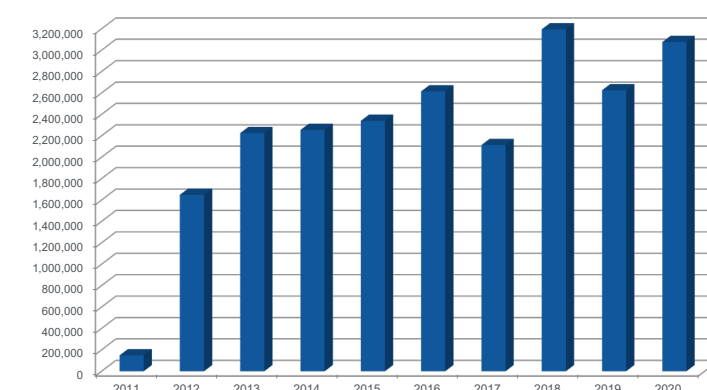
TOTAL LOANS & DEPOSITS



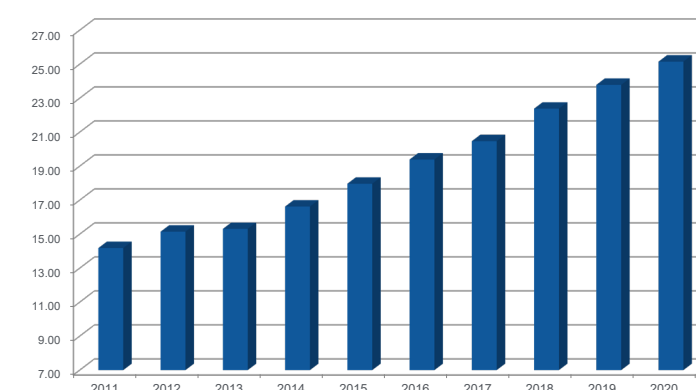
RETURN ON AVERAGE ASSETS



NET INCOME



BOOK VALUE PER SHARE



BALANCE SHEET

December 31, 2020 and 2019

| | Unaudited 2020 | Audited 2019 |
|--|-----------------------|-----------------------|
| Assets | | |
| Cash and due from banks | \$ 28,395,397 | \$ 6,530,247 |
| Interest Bearing Checking Accounts | 21,397,706 | 31,290,478 |
| Federal funds sold | 18,600,000 | 2,070,001 |
| Cash and cash equivalents | 68,393,103 | 39,890,726 |
| Available-for-sale securities | 2,606,070 | 5,485,530 |
| Loans held for sale | 64,689,998 | 650,087 |
| Loans, net of allowance for loan losses of \$5,295,525 and \$4,487,197 | 296,005,341 | 260,399,059 |
| Premises and fixed assets | 15,001,124 | 14,460,280 |
| Goodwill | 8,963,749 | - |
| Other Real Estate Owned | - | 181,987 |
| Federal Home Loan Bank stock | 452,500 | 317,600 |
| Interest receivable and other assets | 12,059,079 | 9,354,931 |
| Total assets | <u>\$ 468,170,964</u> | <u>\$ 330,740,200</u> |
| Liabilities | | |
| Deposits: | | |
| Demand | \$ 69,829,310 | \$ 44,405,748 |
| Savings, NOW and money market | 182,367,634 | 153,454,895 |
| Time | 124,119,541 | 87,779,254 |
| Total deposits | 376,316,485 | 285,639,897 |
| Short-term borrowings | 555,000 | 655,000 |
| Federal Home Loan Bank Advances | 10,000,000 | 7,000,000 |
| Other Long Term Borrowings | 14,731,106 | 3,000,000 |
| Warehouse Lines of Credit | 6,964,263 | - |
| Interest payable and other liabilities | 16,399,374 | 2,512,150 |
| Total liabilities | <u>424,966,228</u> | <u>298,807,047</u> |
| Stockholders' Equity | | |
| Common stock, \$1 par value; authorized 10,000,000 shares; 1,473,113 and 1,342,653 shares issued and outstanding | 1,473,113 | 1,342,653 |
| Additional paid-in capital | 15,540,220 | 12,830,180 |
| Accumulated earnings | 19,994,280 | 17,750,575 |
| Accumulated other comprehensive income/loss | 46,774 | 9,745 |
| Total parent company stockholders' equity | <u>37,054,387</u> | <u>31,933,153</u> |
| Noncontrolling interest | 6,150,349 | - |
| Total stockholders' equity | <u>43,204,736</u> | <u>31,933,153</u> |
| Total liabilities and stockholders' equity | <u>\$ 468,170,964</u> | <u>\$ 330,740,200</u> |

Book Value Per Share (A)

\$ 25.15 \$ 21.68

(A) Total shares outstanding at 12/31/2020 were used to calculate the Book Value per Share for both 2019 and 2020.

STATEMENT OF INCOME

Years Ended December 31, 2020 and 2019

| | Unaudited 2020 | Audited 2019 |
|--|---------------------|---------------------|
| Interest Income | | |
| Loans | \$ 17,420,819 | \$ 14,240,836 |
| Securities | 157,153 | 457,347 |
| Federal funds sold | 11,460 | 42,775 |
| Total interest income | <u>17,589,432</u> | <u>14,740,958</u> |
| Interest Expense | | |
| Deposits | 2,700,318 | 2,667,130 |
| Other borrowings | 272,693 | 69,283 |
| Total interest expense | <u>2,973,011</u> | <u>2,736,413</u> |
| Net Interest Income | 14,616,421 | 12,004,545 |
| Provision for Loan Losses | 755,000 | 225,000 |
| Net Interest Income After Provision for Loan Losses | 13,861,421 | 11,779,545 |
| Noninterest Income | | |
| Service charges on deposit accounts | 414,396 | 448,450 |
| Fees on loans sold | 1,349,893 | 571,206 |
| Interchange and debit card income | 705,509 | 533,503 |
| Other | 1,014,338 | 720,412 |
| Total noninterest income | <u>3,484,136</u> | <u>2,273,571</u> |
| Noninterest Expense | | |
| Salaries and employee benefits | 7,953,901 | 6,506,291 |
| Net occupancy expense | 739,765 | 513,033 |
| Equipment expense | 774,077 | 586,115 |
| Data processing fees | 1,231,467 | 1,048,205 |
| Professional fees | 348,133 | 177,455 |
| Advertising expense | 430,223 | 479,589 |
| Printing and office supplies | 105,413 | 112,594 |
| Other | 1,603,933 | 1,117,650 |
| Total noninterest expense | <u>13,186,912</u> | <u>10,540,931</u> |
| Net Income (Loss) Before Taxes | \$ 4,158,645 | \$ 3,512,185 |
| Income Taxes | 1,082,496 | 886,537 |
| Net Income | <u>\$ 3,076,149</u> | <u>\$ 2,625,648</u> |

Net Income Per Share (B)

\$ 2.09 \$ 1.78

(B) Total shares outstanding at 12/31/2020 were used to calculate the Net Income Per Share for both 2019 and 2020.



BOB HICKMAN
Chief Credit Officer

“Banker’s Hours (Noun, Plural): Def. – A work day that is shorter than that of most businesses, typically between 10 am and 3 pm on Monday through Friday, the hours when banks used to be open.”

The definition above comes from the Cambridge English Dictionary. It’s a common phrase, one that is quite familiar to most people of my generation. However, for those of us that worked in banking in 2020, these words will never have the same meaning again.

Last year at this time, we had no idea what was about to hit us. In my annual letter to the shareholders, I talked about the robust economy that led to an excellent year for the bank in 2019. All signs pointed to continued prosperity; low unemployment, strong GDP, a stock market hitting new highs seemingly every week.

Then, COVID-19 hit. Suddenly, we were getting used to words like “social distancing” and “pandemic”. Fear was prevalent; no one knew just how bad this disease might be, or how it would affect people. The economy went from “full speed ahead” to “shut down” almost overnight.

In the midst of this chaos, the government announced their plan to support and stabilize the business community through a program called the Paycheck Protection Program, or PPP. In essence, banks working in tandem with the SBA would be providing billions of dollars of forgivable government guaranteed loans that would help keep people employed and receiving their pay during the shut-down.

Many banks looked at the monumental task of trying to create a loan program almost overnight during a pandemic and said “we are not going to participate.” Others joined in, but limited the program to only their “preferred customers”, those that already borrowed money or kept high deposit balances. **At Community First Bank, we made the decision right away that we would do everything we could to help any small business that came to us seeking a PPP loan, whether they were already a customer or not (more about this in a moment).**

Creating the infrastructure for this program within the bank in a matter of days was a seemingly insurmountable task. After an attempt to utilize an outside vendor to assist us didn’t work out, we decided to bring everything in-house (a prospect that frankly terrified me). Almost the entire bank mobilized to make this happen; retail, operations, accounting, information technology, marketing, and commercial lending. On the eve of the roll-out of our in-house solution, I sat in Robb Blume’s office and discussed the possibility of failure, and how it could impact and damage the reputation of the bank if we were unable to come through for our customers.

Which brings us back to the phrase “Banker’s Hours”. Last April, that term took on a new meaning. For several weeks, “Banker’s Hours” meant 24 hours a day, seven days a week. People worked through the night, taking advantage of the wee hours of the morning to try to transmit loan applications through an overloaded government system. Everyone pitched in; whether it was processing loans, documenting and closing, setting up checking accounts, keeping the flow of information going to our customers, or just keeping the computer systems up and running, my co-workers did an amazing job.

Which brings us to the end of the story. The program was an overwhelming success. In all, Community First Bank extended more than \$45 million dollars in loans to hundreds of businesses in our communities. **The money helped save many of these businesses from going under, and by extension, helped thousands of their employees to keep their jobs and provide for their families.** As it turned out, CFB’s decision to open our program to all businesses was also the right thing to do; we made many new friends and won many customers for life because we were there to help them when they really needed it.

And for the rest of my life, every time I hear someone use the words “Banker’s Hours”, I’m sure that I will get a wry smile on my face and remember that time when a group of bankers worked together night and day against some really long odds to achieve something tremendous for our community. It has been the highlight of my career.

CARES Act Establishes Paycheck Protection Program

641 PPP Loans

\$45MM+ Loaned

\$96K Donated

“Community First Bank helped me get a PPP loan for my business. **Everyone I worked with was top-notch! They worked around the clock to help me and were so prompt and responsive, even on weekends and after business hours.** They kept me informed about need-to-know details so I didn’t have to try and figure things out for myself. The entire process was so efficient and easy thanks to Community First’s hard-working staff. It was such a great overall experience, I would without question go to Community First with any banking needs!!”

Karen Saylor, Google Review

“We are very glad we went with Community First Bank for our PPP loan. The process to apply was seamless and we were very impressed with the amount of updates and communication CFB had with us from start to finish. **It was comforting to see daily updates from the COO and knowing everyone at Community First Bank was working day and night to make sure their customers were getting the funds they needed during this tough time.** Knowing how hard they worked for us when we needed it most makes me a life-long customer.”

Noah Herron, Urban Vines Winery and Brewery

“At the start of the quarantine when we were notified about the availability of Payroll Protection SBA loans, we filled out an application with our bank, Chase, with whom we have had a business and personal account for 15 years. They sat on the application and notified us 10 days later that they would not be able to process our application in time for us to get the loan. A friend told us about Bob Hickman at CFB of Indiana. Bob was fantastic. **Bob went out of his way to be sure the form was correct and that our loan was processed immediately. We had the forms in three days and the check in less than one week.** Needless to say, I told all of my friends about him and Bob helped several of them receive the SBA loan. So grateful to Bob Hickman and CFB of Indiana for helping our friends and for helping us.”

Amy Englert, Team Englert, Google Review

“CFB went out of their way to help our business obtain a PPP loan. All calls were answered or returned very quickly. **All questions were answered professionally, no matter how trivial they may have seemed.** They also worked after hours with us to make sure all documents were submitted on time. I would highly recommend CFB to anyone!”

Bud DeCleene, Google Review

“Bob Hickman went above and beyond to make our PPP loan experience successful. I highly recommend Community First, Kokomo. My son is in the process of obtaining a mortgage with them and Korbin Cruea has been extremely good to work with - very accessible and prompt. **We have banked with CFB for many years and have never had anything other than great service with our business and personal accounts.**”

Banner Flower House, Google Review

GIVING BACK PPP Donations

CFB announced an initiative to support every Hoosier nonprofit organization that entrusted the bank to process their Small Business Administration (SBA) Paycheck Protection Program (PPP) Loan. **In total, CFB has donated over \$96,000 to organizations in the communities they serve in central Indiana.** Each

donation was equal to the fee the bank earned, rounded up to the nearest \$25 increment, for processing and funding each organization’s SBA PPP loan.



Family Service Association



Kokomo Family YMCA



Bona Vista Programs

Here for you when relationships matter most.



LARRY ROLLAND
Head of Investments

Community First Investment Group had a successful year in 2020 with gross revenue to the bank growing from \$431,746 in 2019 to \$466,144 in 2020. **The 8 percent increase was despite the fact that COVID-19 caused a disruption in our client meetings for much of the year as our department had to pivot to doing client reviews and other business via either Zoom and with our phone.** In addition to our fee revenue increase, our focus the past few years has been to grow our advisory (fee-based) business. Advisory business provides ongoing revenue to the bank versus needing to uncover new business every year to increase fee revenue. From the end of 2019 to the end of 2020, our advisory business grew by 44 percent.

We continue to enjoy our broker-dealer relationship with LPL Financial and Banker's Bank. With LPL being the largest broker-dealer in the country, they provide us with superior technology, excellent marketing support, and highly competitive advisory platforms for clients. Banker's Bank is our liaison with LPL. They provide us with personalized service and quick responses to questions or concerns. In my opinion, the arrangement we have with those two companies gives us personal attention while enjoying the benefits of superior products and services.

It has been nearly fourteen years ago since the bank decided to provide investment and financial planning services to customers. The Investment Department has realized steady growth in number of clients served and fee income to the bank. All department employees strive to understand the financial and personal goals and objectives of our clients so we can provide the best advice possible. We offer a full range of investment products including mutual funds, ETFs, real estate trusts, annuities, and individual stocks and bonds. We also assist our clients in identifying needs in the life insurance, long term care, and disability areas. We service over twenty small business retirement plans including 401 Ks, SIMPLE IRAs, and SEPs.

We understand that we are a part of the bank and encourage clients to use CFB for loans, deposits, and other services. We provide referrals to both the mortgage department, commercial loan department, the branches, and other areas. We welcome referrals from all other bank departments but understand fully that referrals need to flow both ways.

We are very pleased with the results in 2020 and look forward to an even better year in 2021 as we continue to add value to both the bank and our clients.

Larry Rolland



WENDELL PROPE
Mortgage Department Manager

Community First Bank Mortgage Department had another successful year in 2020, partially fueled by continued low residential mortgage loan rates. Our residential mortgage loan balances increased by \$11,000,000, which was 40% over 2019. What makes this even more impressive is that 81% of our mortgage production was sold to the secondary market and never hit our balance sheet.

We are currently holding in excess of \$66,000,000 in residential mortgage, home equity and consumer loans earning interest income for the bank. As a result, interest income jumped more than \$650,000 for the year, an increase of nearly 24% from 2019. In addition, fees on mortgage loans sold grew 150% in 2020 for a total of over \$1.2 Million.

All of the above was fanned by our production in 2020. Our mortgage and home equity loan production was up 68% in 2020, with mortgage loans being up by 87% compared to 2019. The bank's total residential mortgage originations in 2020 was over \$57,000,000, a bank record I believe.

All of the above was accomplished by a great staff. There were some changes in our staff, as well as a couple additions. It would be nice to mention them individually and list their attributes, but all of the employees, the seasoned and the new, have performed remarkably! They all had to work extremely hard and smart to nearly double our mortgage production. **When you consider the regulations we deal with on a daily basis, the difficulties of the pandemic, and the even lower interest rate environment for 2020, it is hard to put into words what they accomplished.** The mortgage team works extremely well together as we move requests through the system to a clean closing. We are looking forward to 2021 and its new and different challenges.

Wendell Propes

“Janelle is a true professional with incredible follow up, detail, and patience. I would highly recommend her for your mortgage financing needs, and Community First in general for your banking needs. **Unlike the big banks, personal service and respect are still important factors in gaining my trust and confidence.**”

Chad Lewton, Google Review

“**Incredibly impressed with the professionalism, help, and guidance shown.** LOVE the “find a way to make it work” attitude!”

Ben Hoffman, Google Review

Community Involvement

The CFB team remained eager to get out and support the community, quickly adjusting to ever-changing guidelines in order to be present and helpful in Kokomo, Westfield, and Noblesville.



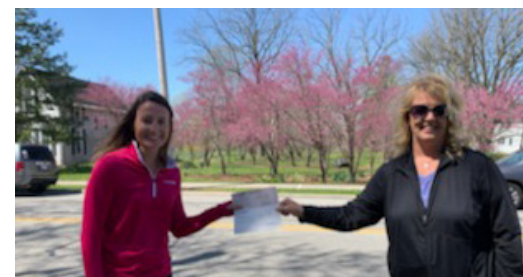
Dunk a Banker raised funds for Kokomo Urban Outreach's UP program.



Free Shred Days were held in both Hamilton & Howard Counties. Donations for Westfield Youth Assistance and Bridges Outreach were collected during the events.



Lunch on us! CFB Cares Committee bought lunch for local nonprofits' staff during the shutdown.



Each year, the CFB team looks forward to serving the Veterans in our communities in honor of Veterans Day. In 2020, we served a meal to 300 Veterans in Howard and Hamilton County & completed fall cleanup projects outdoors at the homes of 19 Veterans.



- 75+** Organizations Supported
- 600+** People Served
- \$15,000+** Employee Donated Funds
- \$160,000+** Bank Donated Funds

Here for you when relationships matter most.



MAIN OFFICE
201 W. Sycamore Street
Kokomo



HOFFER
1308 E. Hoffer Street
Kokomo



DIXON
2101 S. Dixon Road
Kokomo

Community First Bank of Indiana Locations

Kokomo
Westfield
Noblesville



OAK RIDGE
707 E. State Road 32
Westfield



JUNCTION CROSSING
381 S. Junction Crossing
Westfield



LOAN PRODUCTION OFFICE
5570 Pebble Village Lane
Noblesville



PEBBLE VILLAGE
17661 Village Center Drive
Noblesville

CFBindiana.com
765.236.0600