

Highly Un- Bank- Like.

Annual Report 2024

EXECUTIVE TEAM

Robb Blume
President & CEO

Janelle Campbell
SVP, Director of Consumer Banking

Carlonda Davis
SVP, Chief Administrative Officer/DE&I

Monica Gremelspacher
SVP, Chief Financial Officer

Bob Hickman
EVP, Chief Banking & Credit Officer

Jonathon Malin
SVP, Director of Commercial Banking

Mark Malin
SVP, Chief Leadership & People Development Officer

Bea Wiles
SVP, Chief Operating Officer

BOARD OF DIRECTORS

Bill Hingst, Chairman

Dr. Stacy Atkinson

Robb Blume

Rex Gingerich

Dr. J. Michael Harshman

Bob Hickman

Jack Hingst

Mark McCann

David McFatridge

Ron Metz

Matthew Murphy III

Monica Peck

Pete Smith

LOCATIONS

Kokomo
201 W. Sycamore St.
2101 S. Dixon Rd.
1308 E. Hoffer St.
100 N. Washington St., Suite A
(Investment Office)

Noblesville
17661 Village Center Dr.

Westfield
707 E. State Rd. 32
381 S. Junction Crossing

Indianapolis
9333 N. Meridian St., Suite 125

Fishers
9998 Crosspoint Blvd., Suite 100



Robb Blume
PRESIDENT & CEO

“The proof is in the pudding.” Looking back on the previous two years, that phrase, widely attributed to Cervantes in *Don Quixote*, rings true for your bank. Our team has increasingly focused on what many refer to as “soft skills.” These include things like improving organizational health, building culture, driving employee engagement, and reinforcing core values and core behaviors – things that are difficult to quantify and measure. At the same time, we have emphasized continuous improvement in all areas of the bank, with special emphasis on the customer experience and operational excellence. If the “pudding” is our operational performance, we appear to have the right recipe!

2024 saw your bank exceed \$10 million in consolidated earnings for the first time. To achieve this, we grew earnings over 41% over the prior year. This followed a year in which we grew year-over-year earnings by 45.5%! We also finished the year with over \$838 million in consolidated assets, representing a 14.6% increase from year-end 2023. Numerous factors contributed to our continued financial success. Loan demand and credit quality remained strong, non-interest income grew significantly, and our majority-owned subsidiary, 1st Signature Lending, had a record year, contributing significantly to

our bottom line. Our CFO, Monica Gremelspacher, will provide additional details regarding financial performance in her letter.

If you have seen our latest marketing campaign, then you are familiar with the term, “Highly Un-Bank-Like.” This phrase is a short-hand description of what Community First Bank of Indiana aspires to always be. Our goal is to have each customer, both internal and external, walk away from every interaction with the bank feeling like they have experienced a level of service that is on a world-class level – think Ritz-Carlton, Chick-fil-A or Disney. By constantly reinforcing our **Core Values** of being **For People**, creating **Intentional Growth, Respect Always, Servant Leadership** and being **Trusted Bankers**, we are striving to create an organization where financial performance is a by-product

of always doing the right things for the right reasons, in a Highly Un-Bank-Like manner. Core values are supported by our **Core Behaviors** of **Believing the Best, Unusual Servanthood, Committing to Candor**, having a **Fun-loving Attitude** and being **Relational Bankers**.

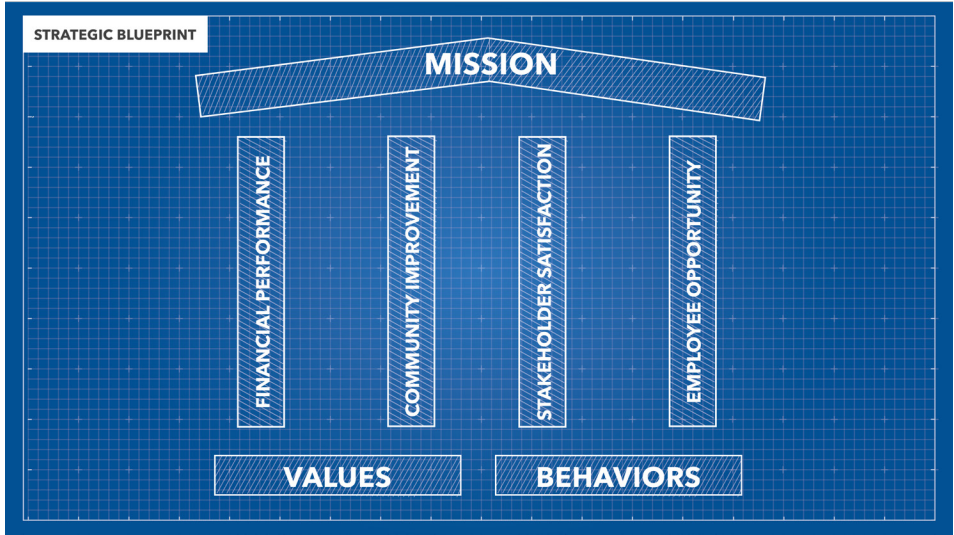
By consistently applying our core values and core behaviors, we continue to strengthen our four **Strategic Pillars** of **Financial Performance, Stakeholder Satisfaction, Employee Opportunity** and **Community Improvement**. As noted above, **Financial Performance** over the past years has been exceptional, from both a growth and earnings perspective. That strong financial performance helps with **Stakeholder Satisfaction**, as we have been able to consistently provide increasing dividends and

In Celebration of the Life and Leadership of William Henry “Bill” Hingst



As the bank’s Board Chair from day one, Bill set the course for our future successes. Many leaders shine in times of crisis, while others thrive in times of opportunity. Bill was that unusual leader who was equally able and supportive, regardless of the circumstances. From the exciting days of opening the bank to the dark days of the financial crisis; through the unknowns of the COVID-19 pandemic to unimagined levels of growth and profitability, Bill was steady as a rock - never too high or too low and always a supportive believer in our team. Thanks, Bill. We miss you but will never forget you.

“If I have seen further, it is by standing on the shoulders of giants.” - Sir Isaac Newton



growth in our book value per share and valuation numbers. From an **Employee Opportunity** perspective, our profitable growth has created numerous opportunities for both internal and external hires. We continue to add to our internal training and employee development resources, providing additional tools for our people to grow, both personally and professionally.

Community Improvement continues to be a driving force behind what we do. As you will read about later in this annual report, we have continued to build on our community improvement efforts in a variety of ways. By leveraging programs through the Federal Home Loan Bank of Indianapolis, we have extended our reach and funding capabilities. By coordinating with local Community Foundations, we have been able to make sure our giving is directed to areas of greatest need. And by utilizing technology and improving internal systems, we have improved our ability to coordinate volunteer activities so that we can have the maximum impact possible.

Operationally, 2024 was another year of development and change. In the first quarter of the year, we added a retail branch to our existing loan production office in our One Concourse location, allowing us to offer a full-service banking experience to our customers in Fishers. Another highlight of 2024 was the creation of our Contact Center. With the creation of this internal department, we can ensure callers receive prompt and uninterrupted service, while allowing our branch team members to focus on the customers in front of them. As the Contact Center grows in size and experience, we are confident those



One Concourse Ribbon Cutting in Fishers

team members will play a key role in continuing to improve our customer experience. Another area of focus for 2024 was the strengthening of our relationship with our core technology provider, CSI. Visits by our team to CSI headquarters in Paducah, Kentucky and by CSI's executive team to CFB headquarters were indicative of the mutual commitment to foster better communication between our companies, with the ultimate goal of continuing to improve service levels delivered to CFB. The improved relationship should bode well for our future growth.

As we enter 2025, we are optimistic about our future. Early indications point to an easing of regulatory burden and a more business-friendly environment. While the interest rate decreases that many had expected have not materialized, the stabilization of rates creates a somewhat easier environment to manage. Our team has been working to develop a Private Banking product and department focused on high-net-worth/high-earning customers. We anticipate a 2025 rollout for this undertaking.

While no specific locations have been committed to, we continue to consider branch expansion opportunities in central Indiana.

Internally, we will continue to focus on the core values and behaviors that are the foundation upon which our strategic pillars have been built. We will continue to develop our staff, our managers, our emerging leaders and our executive team so that we can continue to deliver a Highly Un-Bank-Like experience to all our stakeholders.

On behalf of our entire employee team and board of directors, I thank you for your continued support of Community First Bank of Indiana – your bank.

Giving Back to Those Who Give

EMPOWERING NONPROFIT LEADERS IN HAMILTON COUNTY

At Community First Bank (CFB), we believe that nonprofits are the heart of a thriving community. However, nonprofit leaders often face a challenge: limited or nonexistent budgets for professional development.

This rang true for the Hamilton County Executive Director (HCED) group we met in late 2023. To bridge this gap, CFB teamed up with Hedges, a local nonprofit consulting firm, to launch the 2024 Nonprofit Learning Series – a \$12,000 investment from the bank. For leaders like Lauren Guynn, Executive Director of Shepherd's Center of Hamilton County, this initiative was a transformational opportunity, providing the knowledge and resources to expand her organization's impact.

The HCED group, founded eight years ago, connects nonprofit leaders across Hamilton County, fostering collaboration and communication. In recent years, the consortium has evolved to include work groups that plan meetings, welcome new members, and tackle special projects. Lauren plays a key role in organizing these work groups and has witnessed

firsthand how collective effort and shared goals drive meaningful change.

In a 2023 survey, HCED group members identified four shared challenges: corporate partnerships, board committees, program evaluation, and grant writing. In response, CFB designed a learning series tailored to these challenges. The sessions, held quarterly, combined instruction and hands-on learning.

For Lauren, the impact of the series went beyond the content – it was the approach that truly made a difference. "Community First Bank's support started with an amazing question asked to our group, 'How can we help you?'" she said. **"It's rare to find community partners that openly ask how they can help."**

By responding directly to the needs of nonprofit leaders, we ensured that the training sessions were both relevant and actionable. The four-part learning series addressed the collective challenges shared by group members.

"The attendees noted that they got multiple tips or ideas on how to

improve their organizations overall, which will mean better programs and services for our Hamilton County community," Lauren shared. "For me, it was helpful to take time away from the day-to-day to learn and brainstorm ways to help my organization grow."

One unexpected highlight was the insight CFB provided on nonprofit financial management. Many participants walked away with additional knowledge they hadn't realized they needed; the Nonprofit Learning Series was an investment in the long-term financial health and sustainability of their missions.

Now that the series has concluded, participants are better equipped with additional knowledge, resources, and strengthened networks to support their missions. A post-series study showed that 83% have already utilized the information or tools shared. Looking ahead, the bank aims to continue developing meaningful relationships with this group to ensure these dedicated nonprofit leaders have the tools necessary to make a lasting impact.



Kim LaFollette (CFB) presenting and Nonprofit Learning Series participants



Monica Gremelspacher
CHIEF FINANCIAL OFFICER

For the first time since 2022, as I am writing this letter, the economy has been in a cycle of decreasing interest rates. The Federal Open Market Committee increased rates 4.25% in 2022 and 1.0% in 2023 to combat inflation. In 2024, inflation seemed to be more controlled, and rates started dropping. Over the course of the last four months of the year, rates decreased 1.0%. Right now, expectations for continued rate reductions in 2025 are uncertain and have lessened since the last part of 2024. Bankers universally feel that since rates began rising in 2022, consumers have become more rate-conscious and expect higher returns on their deposits.

Why all of the focus on interest rates over the last few years? Banks' core earnings depend on the difference between the rates we earn on loans and the rates we pay on deposits. This is known as net interest margin. In 2024, the bank had a net interest margin of 4.18% compared to a peer average of 3.37%. This means that, compared to peers, for all of our

earning assets, we are earning 0.81% more than they are. As our margin drives profitability, having a larger asset base to earn on means more profit as well. Total assets of the bank increased \$88 million, or 12%, over 2023. As Bob will address in his letter, our loans, which are the bank's most profitable earning asset, increased \$83 million over 2023, which was a 14% increase. The bank's return on assets increased slightly over 2023 from 1.09% to 1.11%, which as you might expect based on our margins, outpaced our peers who had an average return on assets of 0.82%. All of this means that for the year 2024, the bank can once again say that we earned record profits of \$8.16 million, increasing from 2023 by nearly \$775,000 and more than 10%.

While all of my previous comments are based solely on the bank's standalone performance, I am happy to report that the holding company, which includes the results of our subsidiary 1st Signature Lending, had an outstanding year as well. Our consolidated net interest margin and

return on assets were 6.49% and 1.45% respectively. We also increased earnings by nearly \$3 million from 2023, which equates to an increase of 41%, and a record profit of \$10,151,000 for 2024.

In 2024, the bank saw continued growth. As we look to the future, we are preparing ourselves to grow even more and meet head-on the challenges that come with being a billion-dollar institution, which is a threshold we expect to cross in the next few years. This will take no small effort, but we look forward to continuing to work for you, our shareholders. We want to provide you with not only an excellent return, but hopefully a sense of pride that you are a part of this organization.



Bob Hickman
CHIEF BANKING AND CREDIT OFFICER

"For want of a nail". There is a famous old proverb that was immortalized by Ben Franklin in an issue of *Poor Richard's Almanack* dating back to 1758, but its origins are much earlier than that. No one truly knows where it began, or who the author is, but in seven short lines the tale is told of how the loss of a horseshoe nail led to the loss of a horse, then the rider, and the rider's message, and so forth until ultimately a kingdom was lost. All because of one small nail.

We all have those moments in life where one thing changes everything that comes after. For Community First Bank of Indiana, that moment happened in August of 2014.

At the time, we had just come off an outstanding year in 2013. We had made it through the challenges of the financial crisis, had grown the bank to \$195 million, and had reported record profits of \$1.75 per share. Everything was looking up. We had three locations, 42 employees, and had become the dominant bank in Howard County. It would have been very easy to enjoy the fruits of our labor and just coast for a while.

Then, on 7/22/14, something unexpected happened. First Merchants Bank announced that they had acquired Community Bank of Noblesville (CBN). The management team at CBN were good friends of ours. They helped us with advice and contacts when we formed the bank in 2002, and we continued the relationship in the years after. But like a lot of community banks,

the financial crisis had hit CBN hard, and by the time First Merchants came along, the management team felt that selling was in the best interests of their shareholders.

As we viewed it, this meant that the last of the community banks in Hamilton County had been acquired, leaving no one to fill a proven and profitable niche. After discussing the idea with the rest of the management team, Robb Blume approached the board of directors in August with a plan to expand into the Hamilton County market, specifically Westfield and Noblesville. The board agreed that this was a good strategy, and preparations began.

By June of 2015, a loan production office (LPO) was opened at Pebble Village in Noblesville. As we had hoped, it was an immediate success. We were overwhelmed with loan demand from a market that didn't want to deal with big banks; a market that needed the kind of hands-on attention that only a community bank can provide. But now we had to fund all these loans, so that LPO grew to become a full-service branch in 2017. We built and opened another branch at 32 and Oak Ridge Road in Westfield in 2019. Followed by another, and another, and another (you get the idea).

Which brings us to today. That one decision (that one nail, so to speak), has led us to grow the bank from \$195 million in assets at 12/31/14 to almost \$802 million at 12/31/24. Profits have grown from \$1.75 to \$6.21 per

share. Our number of locations has grown from 3 to 9, and our number of employees from 42 to 132.

Much of this success has been driven by loan growth. Loans at 12/31/14 totaled \$150 million, the vast majority of which were to customers based in Howard County. At year-end 2024, this number had grown to \$673 million, and of this total, \$323 million was attributable to Hamilton County commercial lenders. Year-over-year growth for the bank as a whole has been consistently strong and remained so in 2024, with loans growing by 14% from the previous year.

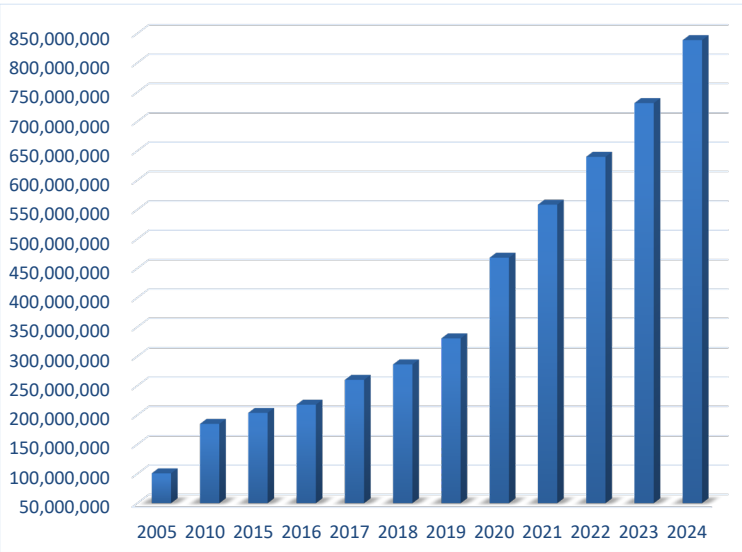
The success of Community First Bank over the last ten years is undeniable, but none of this works without the right people. Banks come and go; they open and close loan production offices, they merge, consolidate and sell. It wasn't enough for us to just hang out a shingle in Hamilton County and expect the dollars to flow in. We had to duplicate what we had done in Howard County. We had to hire great people with servant hearts who loved their communities as much as we had loved Kokomo. We had to create and maintain that same community banking culture.

And in the end, that's what has made the difference. Thanks to a lot of great people, Community First Bank of Indiana has become just as important to the communities we serve in Hamilton County as we are to Howard County. And none of it would have happened without that nail.

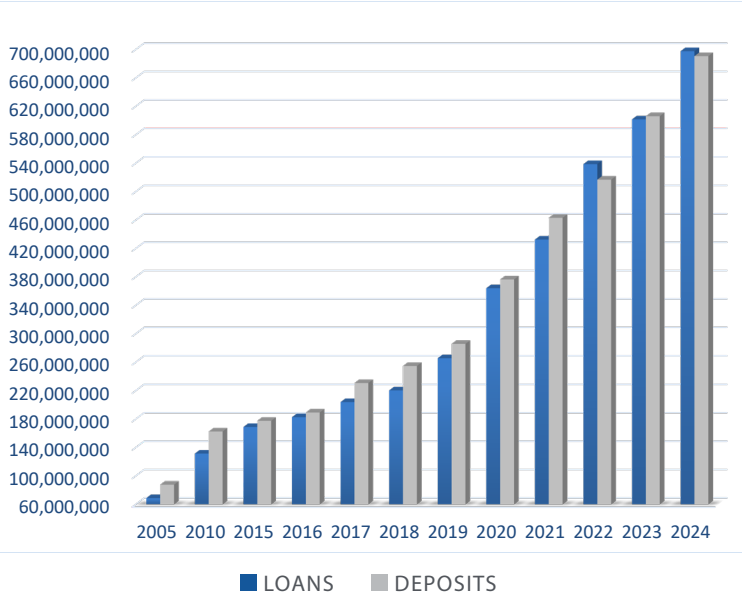
Financial Highlights

2024

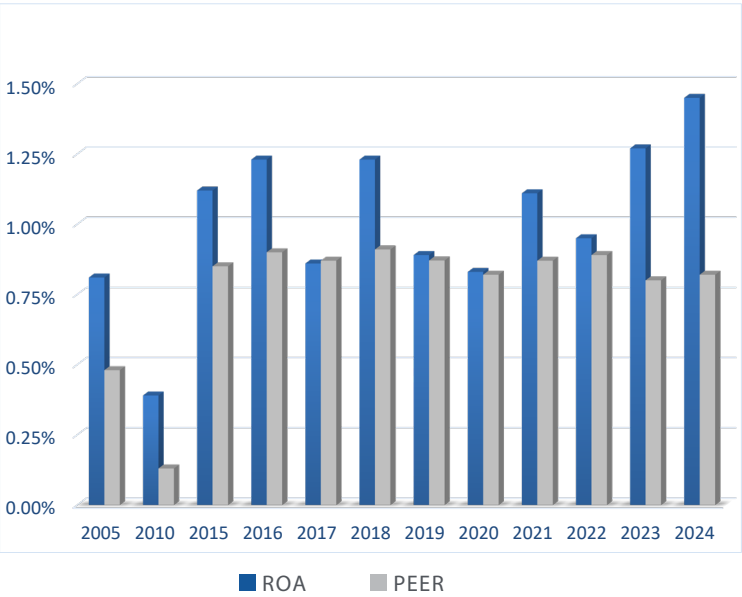
TOTAL CONSOLIDATED ASSETS



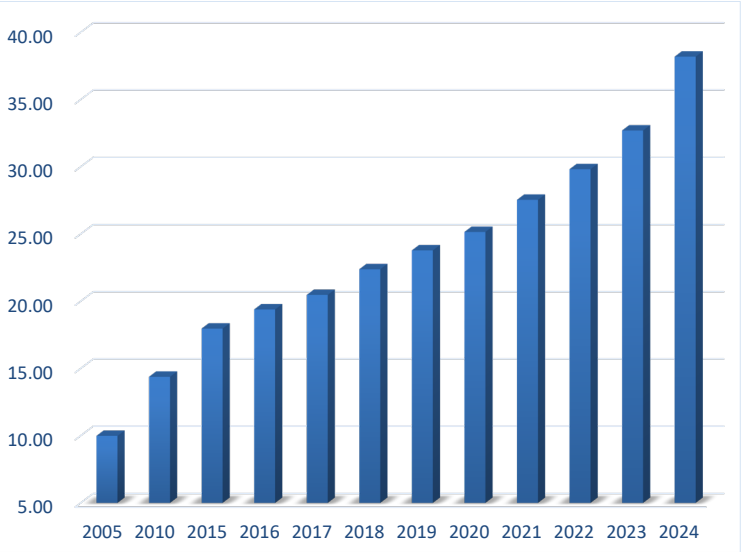
CONSOLIDATED LOANS AND DEPOSITS



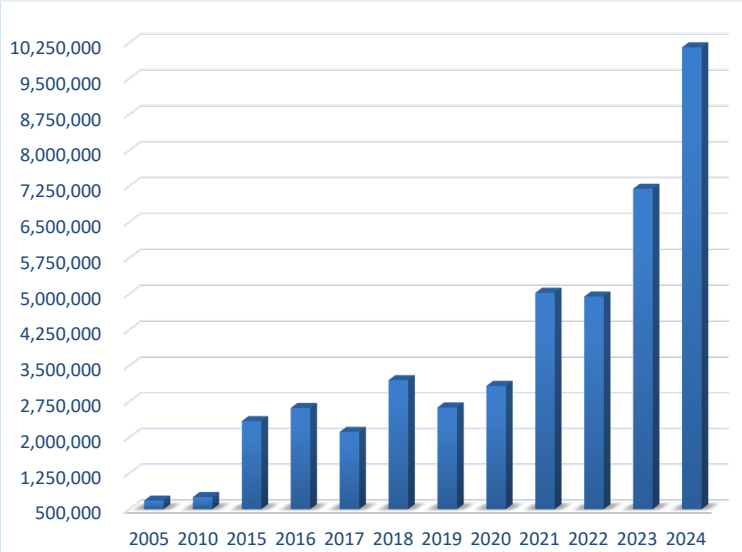
CONSOLIDATED RETURN ON AVERAGE ASSETS VS. PEER GROUP



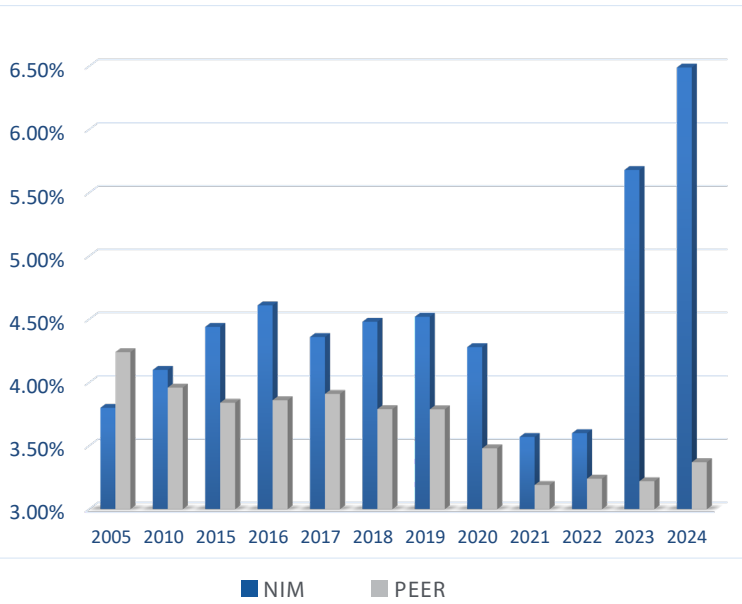
CONSOLIDATED BOOK VALUE PER SHARE



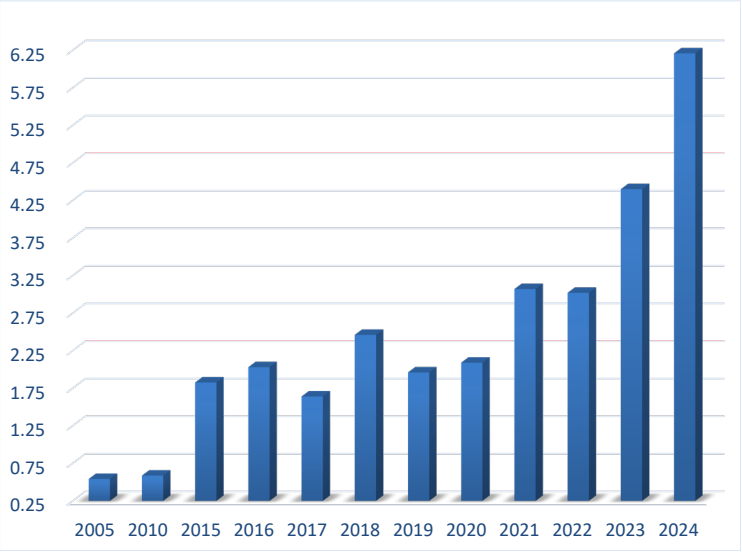
CONSOLIDATED NET INCOME



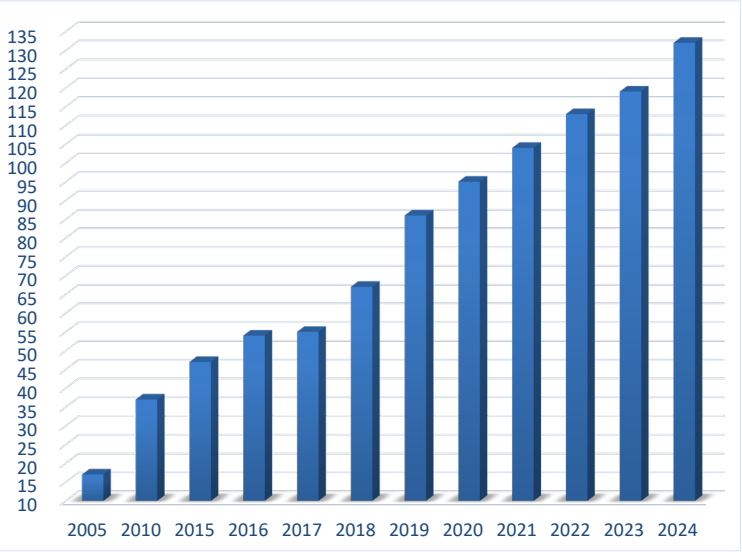
CONSOLIDATED NET INTEREST MARGIN VS. PEER GROUP



CONSOLIDATED EARNINGS PER SHARE



BANK FULL TIME WORKFORCE EQUIVALENT



Balance Sheet

DECEMBER 31, 2024 AND 2023

	12/31/2024	12/31/2023
Assets		
Cash and due from banks	\$ 8,846,735	\$ 7,157,564
Restricted Cash	3,751,229	2,246,902
Interest Bearing Checking Accounts	70,156,385	67,132,324
Federal funds sold	-	-
Cash and cash equivalents	82,754,349	76,536,790
Available-for-sale securities	11,310,692	8,278,206
Loans held for sale	235,000	250,000
Loans held for sale - at fair value	67,237,040	53,904,478
Loans, net of allowance for loan losses of \$9,976,990 and \$8,806,917	620,294,543	538,843,686
Premises and fixed assets	14,262,682	14,102,478
Goodwill	13,467,535	13,467,535
Federal Home Loan Bank stock	2,008,600	2,008,600
Bank-owned life insurance	12,605,026	10,231,130
Foreclosed assets held for sale	-	326,737
Interest receivable	3,564,010	2,714,164
Other assets	10,992,667	11,258,560
Total assets	<u>\$ 838,732,144</u>	<u>\$ 731,922,364</u>
Liabilities		
Deposits:		
Demand	\$ 114,428,475	\$ 98,628,059
Savings, NOW and money market	327,653,623	300,550,782
Time	248,467,021	206,870,532
Total deposits	690,549,119	606,049,373
Federal Home Loan Bank Advances	3,000,000	7,000,000
Subordinated debentures and other borrowings, net	32,524,605	28,830,920
Warehouse Lines of Credit	21,979,364	8,633,622
Interest payable and other liabilities	19,730,337	22,246,285
Total liabilities	<u>767,783,425</u>	<u>672,760,200</u>
Stockholders' Equity		
Common stock, \$1 par value; authorized 10,000,000 shares; 1,635,134 shares issued and outstanding	1,635,134	1,635,134
Additional paid-in capital	19,503,693	19,503,693
Accumulated earnings	41,309,776	32,336,225
Accumulated other comprehensive income/loss	(202,775)	(241,567)
Total parent company stockholders' equity	<u>62,245,828</u>	<u>53,233,485</u>
Noncontrolling interest	8,702,891	5,928,679
Total stockholders' equity	<u>70,948,719</u>	<u>59,162,164</u>
Total liabilities and stockholders' equity	<u>\$ 838,732,144</u>	<u>\$ 731,922,364</u>
Book Value Per Share	\$ 38.07	\$ 32.56

Statement of Income

DECEMBER 31, 2024 AND 2023

	12/31/2024	12/31/2023
Interest Income		
Loans	\$ 62,759,381	\$ 48,394,918
Securities	3,577,215	3,013,720
Federal funds sold	154,717	136,386
Total interest income	<u>66,491,313</u>	<u>51,545,024</u>
Interest Expense		
Deposits	18,375,485	14,282,392
Other borrowings	3,894,854	2,668,829
Total interest expense	<u>22,270,339</u>	<u>16,951,221</u>
Net Interest Income	44,220,974	34,593,803
Provision for Loan Losses	1,409,054	810,000
Net Interest Income After Provision for Loan Losses	42,811,920	33,783,803
Noninterest Income		
Service charges on deposit accounts	619,293	583,726
Interchange and debit card income	1,320,539	1,273,227
Fees on loans sold	5,952,969	6,738,088
Increase in cash value of life insurance	373,896	264,920
Private Banking Income	740,045	662,655
Other	542,961	481,166
Total noninterest income	<u>9,549,703</u>	<u>10,003,782</u>
Noninterest Expense		
Salaries and employee benefits	22,397,317	20,209,847
Net occupancy expense	1,781,188	1,989,289
Equipment expense	2,142,957	1,433,130
Data processing fees	2,356,533	2,427,232
Professional fees	1,585,523	1,158,086
FDIC Assessment	646,250	782,500
Problem loan and foreclosed asset expense	36,225	122,168
Other	5,090,188	4,886,686
Total noninterest expense	<u>36,036,181</u>	<u>33,008,938</u>
Net Income (Loss) Before Taxes	\$ 16,325,442	\$ 10,778,647
Income Taxes	3,040,371	2,301,420
Net Income	<u>\$ 13,285,071</u>	<u>\$ 8,477,227</u>
Less Income Attributable to Non-Controlling Interest	\$ 3,134,212	\$ 1,281,602
Net Income Attributable to CFFC	<u>\$ 10,150,859</u>	<u>\$ 7,195,625</u>
Net Income Per Share	\$ 6.21	\$ 4.40



Janelle Campbell
DIRECTOR OF CONSUMER BANKING

In 2024, CFB embarked on a new marketing campaign and the phrase “Highly Un-Bank-Like” became a regular part of our vocabulary. Our customers described us this way, so we decided to embrace it! When you combine the idea of being Highly Un-Bank-Like with a focus on the customer experience, magic happens. From making sure our external customers have top-tier experiences when they bank with us, to treating our internal customers with care and excellence, to pouring back into our communities we serve, this tagline is changing the way we operate.

This past year our team had the opportunity to partner with Hedges, a local organization that specializes in non-profit training. We provided four forums over the course of the year where we saw 46 different nonprofits (around 90 people) come to learn how to be better. Topics included: Building Corporate Partnerships, Building and Evaluating Programs, Creating Competitive Grant Proposals and Activating Board Committees. We really enjoyed getting to connect with these nonprofit organizations and they loved having a place to come together and learn from Hedges, CFB and each other. As a result of this partnership and the focus on our strategic pillar of Community Improvement, we have received stories of the impact these

trainings have had on their respective organizations, and we are excited to continue to pour into these nonprofit leaders in 2025.

Another highlight of the year came through our mortgage department where we partnered with Federal Home Loan Bank of Indianapolis to assist 38 families and 2 small businesses in our local community in gaining access to over \$700,000 in grant funds. These monies were used to help first-time homebuyers start their homeownership journey or to make needed repairs to their homes. The small businesses were able to use the grant funds to grow their businesses. Making calls to our customers to let them know that their grant funds were approved is an experience that our mortgage loan officers became somewhat addicted to. The smiles on their faces (and sometimes the tears that escaped) as they talked about the life change that was happening because of these grant funds was incredible to be a part of. We are excited for grant season to kick off again in the spring of 2025 so we can continue to partner with our customers to build a better future.

To be intentional about maintaining our Highly Un-Bank-Like approach we enhanced our systems to manage our direct community service

opportunities, and we are excited to see all the benefits of this new system in 2025. In 2024 we participated in 138 events with our CFB team reporting over 2,000 volunteer hours. It is a huge undertaking for our marketing team to coordinate all those events and people, but enhancing our system will help us stand out from other banks and keep us actively involved in our communities.

Our retail team is often the first team that our customers encounter, and they play a huge role in our Highly Un-Bank-Like customer experience. One of my favorite stories of our exceptional customer experience in 2024 includes our retail team being aware of the hot temperatures outside and taking cold drinks and popsicles out to the road crew in front of a branch. We have one branch with a customer who loves our cherry suckers, so they always pull out that flavor when they refill the container so that when that customer comes in, they are guaranteed their favorite flavor. We have one team that has a customer who loves Grape Crush, so they always have a few Grape Crush sodas in their fridge for this customer. It's these little things, along with the larger community initiatives, that I love to see our team doing that make us Highly Un-Bank-Like.

A Home Makeover for the Horace Family

A STORY OF HOPE AND RENEWAL

In the heart of our community, stories of resilience and transformation unfold every day. One such story is that of BreAnna Horace, whose home received a much-needed makeover thanks to the collaborative efforts of Community First Bank and the Federal Home Loan Bank of Indianapolis (FHLBI) Neighborhood Impact Program (NIP).

BreAnna, a dedicated homeowner, faced the daunting challenge of maintaining her home amidst the financial pressures of today's economy. With bills to pay and a family to support, the prospect of affording essential home repairs seemed out of reach. However, hope arrived in the form of the NIP, a program designed to preserve homeownership by providing assistance for deferred maintenance repairs and accessibility upgrades.

The NIP offers eligible homeowners up to \$15,000 in funding to make critical repairs and modifications. These funds are disbursed on a first-come, first-serve basis, and BreAnna was fortunate to have the support of mortgage lender Caroline Jewell. Caroline's dedication and hard work ensured that BreAnna could access the funds she truly needed.

In May, the funds became available, and by August, BreAnna's home had undergone a remarkable transformation. New siding and windows not only enhanced the aesthetic appeal of her home but

also improved its energy efficiency. BreAnna's gratitude for Caroline's exceptional service was evident in her heartfelt words: “Caroline was absolutely wonderful. She explained everything about the process, kept me informed, and was just all around amazing!”



BreAnna's story is a testament to the power of CFB's Core Value of Servant Leadership and the impact of programs like the NIP. “In today's economy, I would have never been able to afford new windows and siding for my home. It's hard enough to pay bills and put food on the table for my family. NIP allowed all of that and then

some,” she shared. The program not only provided financial relief but also brought a renewed sense of pride and comfort to BreAnna's home.

As BreAnna reflects on the journey, she beams with pride: “My home has gotten a makeover! It is more energy efficient and pleasing to the eye.” Her story is a shining example of how our team, dedicated to offering meaningful programs like NIP, can make a profound difference in the lives of individuals, families, and our communities.

At Community First Bank, we are committed to making a positive impact on the lives of our customers. BreAnna's story is just one of many that highlight our dedication to serving our community and helping homeowners achieve their dreams. Through programs like the NIP, we continue to build stronger, more resilient communities, one home at a time.



Caroline Jewell (CFB) left and BreAnna Horace right

Highly
UN- BANK-LIKE

2,018
VOLUNTEER HOURS

138
LOCAL EVENTS

350+
VETERANS SERVED

\$15,000+
EMPLOYEE DONATIONS

\$159,000+
BANK DONATIONS

BANK AWARDS

Best Bank in Kokomo – presented by The Kokomo Tribune

Commitment to Community (C2C)

Finalist – presented by the Indiana Bankers Association

Indiana Small Business Lender of the Year Runner Up – presented by the Indiana Statewide Certified Development Corporation

MILESTONES

Fishers LPO opened as full-service branch

5 year anniversary for Oak Ridge & Junction Crossing branches

Expanded our presence with Allpoint ATM Network

OUTREACH

Bobkats Kids Club with proceeds benefiting Foster the Need

Financial Literacy Workshops

Kokomo, Noblesville, and Westfield Free Shred Days

Westfield Stuff the Bus Host

“CFB CARES” EVENTS

St. Patrick’s Day Meal for Jackson Street Commons Residents

Cool Creek Park Cleanup

Dunk a Banker at the Kokomo

Strawberry Festival benefiting Jackson Street Commons

United Way Go All IN Day

Veterans Day: Funded 350+ free lunches for Veterans from Swayzee Loinz and Bearded Bagel, volunteered at Jackson Street Commons and VFW Post 10003 Carmel, and completed outdoor service projects at over 25 homes.

MAJOR CONTRIBUTIONS

Bona Vista All Inclusive Outdoor Space Donation (\$20,000)

Kokomo Police Department K-9 Donation (\$10,000)

Kokomo Rescue Mission Back to School Program Donation (\$7,500)

Student Impact of Westfield Donation (\$5,000)

Advancing Westfield Foundation Inaugural Event Donation (\$5,000)

IU Kokomo Student Activities and Events Center Donation (\$5,000)

Westfield Library Foundation Donation (\$5,000)

Town of Russiaville All Inclusive Playground Donation (\$5,000)

EMPLOYEE AWARDS

Janelle Campbell

Individual Award of Excellence – presented by the Westfield Chamber of Commerce

Amber Capps

Best Teller in Kokomo – presented by The Kokomo Tribune

Carlonda Davis

Top 50 Women Leaders of Indiana – presented by Women We Admire

Sarah Pitzer

IBA Woman of the Year Nominee – presented by the Indiana Bankers Association

Larry Rolland

Top 10 Advisors (#6) – recognized by LPL Financial

Best Financial Advisor (Runner Up) in Kokomo – presented by The Kokomo Tribune

Lainey Schroer

Downtown Champion Award – presented by Greater Kokomo Economic Development Alliance

Bea Wiles

IBA’s 40 Year Club – presented by the Indiana Bankers Association



Community **FIRST**
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