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**FOR IMMEDIATE RELEASE:**

**CONTACT:**

Trent B. Troyer, President & CEO  
330-364-7777 or [trent@firstfed.com](mailto:trent@firstfed.com)

Greg Dorris, Senior VP & Chief Financial Officer  
330-364-7777 or [gdorris@firstfed.com](mailto:gdorris@firstfed.com)

**FFD FINANCIAL ANNOUNCES SHARE REPURCHASE PROGRAM**

Dover, Ohio: FFD FINANCIAL CORPORATION (OTC Markets: FFDF) announced today that its Board of Directors authorized a new share repurchase program under which up to \$2 million of its common shares may be repurchased through open market transactions, privately negotiated transactions, or otherwise in accordance with applicable laws. The timing, amount, price, and other terms and conditions of any purchases will be determined by the company's management in its discretion based on a variety of factors, including the market price of the company's common shares, corporate considerations, general market and economic conditions, and legal requirements. In connection with the repurchase program, the company may also enter into a share repurchase plan established under Rule 10b5-1 of the Securities Exchange Act of 1934, as amended, under which a third-party broker will have the authority to make purchases of common shares on the company's behalf subject to certain terms and price and volume limitations. The repurchase program does not obligate the company to acquire any specific number of shares and no assurance is provided regarding the number of shares that the company will repurchase. The repurchase program may be suspended or terminated by the company at any time. The company intends to fund the repurchase program with cash.

Shareholders currently interested in selling shares should contact their broker, the company's market maker, D.A. Davidson, at (800) 394-9230, or the company.

FFD Financial Corporation is a bank holding company for First Federal Community Bank, National Association. First Federal has been a Great Place to Work since December 2019 and continues to maintain a Bauer Financial 5-Star Superior rating, denoting the highest level of strength, safety, and performance. First Federal Community Bank has eight full-service offices in Dover, New Philadelphia, Uhrichsville, Sugarcreek, Berlin, and Mt. Hope. The Corporation maintains an interactive web site at [www.firstfed.com](http://www.firstfed.com).



141 W. Ohio Avenue, Post Office Box 38  
Dover, OH 44622  
330-364-7777 [www.firstfed.com](http://www.firstfed.com)  
Stock Symbol: FFDF