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FFD Financial Corporation and First Federal Community Bank Announces Upcoming Strategic Executive Leadership Transition

DOVER, OHIO - FFD Financial Corporation (OTC: FFDF), parent company of First Federal Community Bank, National Association, is pleased to announce that after 25 years at the helm, Trent B. Troyer will transition from his role as Chief Executive Officer to Chairman of the Board of Directors effective October 23, 2025. Matthew A. Miller, President will be elected as President & CEO at the October annual meeting. Mr. Troyer will succeed Stephen G. Clinton who has served as Chairman these last 11 years. Steve, who has been director since 1993, will continue to serve as a director providing a strong succession overlap.

Trent began his banking career in 1984 in New Philadelphia, Ohio starting as a teller as part of a management training program. He joined First Federal in 1997 and became President & CEO in 2000. His 41-year banking career allowed him the opportunity to serve communities in a variety of roles including as a Branch Manager, Mortgage Loan Originator, Regional Manager, Commercial Loan Officer, and Senior Loan Officer prior to his most recent role as CEO. When Mr. Troyer began his tenure as President & CEO with First Federal, the bank had 2 offices in Dover and New Philadelphia and \$125 Million in total assets. The bank has grown to 8 offices in 3 counties and manages over \$1 billion in total assets and loans serviced.

Matt Miller's banking career began in 2004, and he has been with the bank since 2009. His 21-year banking career included positions as Teller, Credit Analyst, Commercial Lending and Senior Leadership. He most recently has served as First Federal's Sr. Vice President, Chief Lending Officer, President and member of the executive team. He is a graduate of The College of Wooster with a Bachelor of Arts in Business Economics. Matt continued his banking education by completing the Ohio Bankers League Bank Leadership Institute in April 2014 and graduating from the ABA Stonier Graduate School of Banking and Wharton Leadership Program in 2024. He serves as the Chairman of Mt. Hope Charities Inc. and is significantly involved in local youth sports and other community activities.

FFD Financial Corporation is a bank holding company for First Federal Community Bank, National Association. First Federal has eight offices in Dover, New Philadelphia, Uhrichsville, Sugarcreek, Berlin, Mt. Hope, and Canton. The bank was named a Great Place to Work in December 2019 and has continued to maintain this designation in addition to a Bauer Financial 5-Star Superior rating, denoting the highest level of strength, safety, and performance. FFD Financial Corporation is traded publicly on OTC Markets under the symbol FFDF.