



NEWS RELEASE

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FIRST FEDERAL COMMUNITY BANK ANNOUNCES NEW CEO AND OFFICER PROMOTIONS

DOVER, OH - FFD Financial Corporation (OTC Markets: FFD), parent of First Federal Community Bank, N.A., held its annual meeting of shareholders on October 23, 2025. At the meeting, the shareholders elected the proposed slate of candidates for directors Richard A. Brinkman, Stephen G. Clinton, Trent B. Troyer, and Thurman L. Mullet, and ratified the selection of Clark Schaeffer Hackett & Co. as the auditors for the Company for the current year. Continuing to serve as directors are Douglas G. Bambeck, Matthew L. Beachy, and Mary A. Burns. There being no further business to conduct, the meeting was concluded, and the Company held its annual reorganizational meetings thereafter.

At the reorganizational meetings Matthew A. Miller was elected to serve as President and Chief Executive Officer, succeeding Trent Troyer. Matt has been with the bank since 2009 and has served as First Federal's President since October 2024. Prior, Mr. Miller served as Sr. Vice President, Chief Lending Officer, and member of the executive team since 2021.

First Federal Community Bank also announced the following additional promotions given at the reorganization meeting:

Kerry Egler-Whytsell to First Vice President Loan Administration and Mortgage Banking. Kerry has served in multiple positions with the bank over the past 21 years, most recently as Vice President of Loan Administration and Mortgage Banking. She is a graduate of Indian Valley High School and holds a Bachelor's degree from Malone College as well as a graduate of the OBL's Bank Leadership Institute and Leadership Tuscarawas. Kerry continues to be involved in her community through Uhrichville Christian Fellowship. She resides in New Philadelphia with her husband Michael.

Kenny Miller to First Vice President and Chief Lending Officer. Kenny has been with First Federal for eight years serving as a commercial loan officer in Berlin and Mt. Hope and most recently as Vice President, Manager of Commercial Lending. He is a graduate of Hiland High School and Ashland University and is involved in the community through Grace Church and serves as the treasurer for East Holmes Little League Baseball. Kenny resides in Benton with his wife Codee and children, Maclin and Everly.

141 West Ohio Ave., PO Box 38, Dover OH 44622

Angela Delong to First Vice President. Angie has been with the bank for 28 years starting as a teller in 1997. She has thrived in her role as the Compliance Officer, Security Officer, and Internal Auditor for the bank. Ms. Delong is a graduate of Tuscarawas Central Catholic and Leadership Tuscarawas. She resides in Dover with her husband David and daughter Madilynn.

Laurie Russell to Vice President. Laurie has been with the bank for 10 years and serves as the bank's Controller. She has excelled in her role and is an integral part of the accounting function of the bank. She is a graduate of New Philadelphia High School and holds a Bachelor's degree in Accounting from Malone College. Ms. Russell is also a Leadership Tuscarawas graduate. She lives in New Philadelphia with her husband Earl and two children, Evan and Shannon.

Bobbi Jo Gadfield to Banking Officer, Consumer Loan Coordinator. Ms. Gadfield has been with the bank since 2000, serving in various roles. Bobbi Jo most recently served as Loan Specialist and Collections Specialist for the bank. With this promotion she will take on additional responsibilities such as Consumer loan underwriting and assist consumer audits. She is a graduate of New Philadelphia High School and is a member of this year's class of Leadership Tuscarawas. Bobbi Jo currently resides in New Philadelphia.

Danielle Western to Banking Officer. Danielle began with the bank in 2016 as a Teller at our Berlin Financial Center and is currently a Senior Credit Analyst and Credit Process Coordinator. She is a graduate of New Philadelphia High School and Notre Dame College with a degree in Business Management and Marketing. She resides in New Philadelphia with her husband Robert and son Deacon.

Also receiving promotions are the following:

Corianne Kocarek to Director of Organizational Development & Customer Experience. Corianne has been employed at First Federal Community Bank since March 2022 as Organizational Development Specialist. She is a graduate of Sandy Valley High School and Kent State University with a Bachelor of Business Administration degree in Business Management. Corianne graduated from Leadership Stark in 2019, has Lean Six Sigma Green Belt training from Kent State University and graduated from the DiJulius Company's Customer Experience Executive Academy (CXEA) in November 2023. Corianne earned her SHRM-CP in December 2023. She is an active volunteer with Camp Tuscazoar.

Olivia Elbert to Learning and Development Specialist has been employed at First Federal Community Bank since May 2017. She has held various positions in Retail Banking prior to being named Training Associate in March 2022. Olivia is a graduate of Buckeye Local High School and Ohio University with a Bachelors degree in Child & Family Studies.

First Federal Community Bank, a subsidiary of FFD Financial Corporation, presently has eight offices in Dover, New Philadelphia, Uhrichsville, Sugarcreek, Berlin, Mount Hope, and Canton. The bank is a Great Place to Work certified company and consistently achieves the highest rating of strength and safety by Bauer Financial. Information is also available on the bank's web site at firstfed.com. FFD Financial Corporation is based in Dover, Ohio and is traded on the OTC Market under the symbol FFDF.

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