

Board of Governors of the Federal Reserve System



## Annual Report of Holding Companies—FR Y-6

### Report at the close of business as of the end of fiscal year

This report is required by law: Section 5(c)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Thomas J. Fraser

Name of the Holding Company Director and Official (FDHC C490)

President & CEO

Title of the Holding Company Director and Official (FDHC C491)

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

Thomas J. Fraser

Signature of Holding Company Director and Official (FDHC H321)

03/25/2025

Date of Signature (FDHC J196)

#### For Federal Reserve Bank Use Only

RSSD ID 4843090

C.I. \_\_\_\_\_

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the General Instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

FIRST MUTUAL HOLDING CO.

Legal Title of Holding Company (FDHC 9017)

14806 DETROIT AVENUE

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

LAKEWOOD

City (FDHC F206)

OH

State (FDHC F207)

44107

Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

ANDY SHOOK

CFO

Name (FDHC 8901)

Title (FDHC C496)

(216)529-2643 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(216)221-0344

Area Code / FAX Number (FDHC 9116)

ASHOOK@FIRSTMUTUALHOLDING.COM

E-mail Address (FDHC 4086)

None

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission? .....

0=No	FDHC
1=Yes	C447 <u>0</u>

In accordance with the General Instructions for this report (check only one),

- a letter justifying this request is being provided along with the report (FDHC KY38) ..... ☐
- a letter justifying this request has been provided separately (FDHC KY38) ..... ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

### Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- ☒ is included with the FR Y-6 report (FDHC PV65)
- ☐ will be sent under separate cover (FDHC PV65)
- ☐ is not prepared (FDHC PV65)

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

### Verification of Changes

**All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.**

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

- ☒ Yes ☐ No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

#### Report Item 2a: Organization Chart

- ☐ Yes ☒ No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

#### Report Item 2b: Domestic Branch Listing

- ☐ Yes ☒ No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

#### Report Item 3: Securities Holders

- ☐ Yes ☒ No (FDHC PV69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

#### Report Item 4: Insiders

- ☒ Yes ☐ No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Legal Name of Holding Company: First Mutual Holding Co.  
FDHCPV98

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
William Huffman	Westlake	OH	USA	Attorney	Director	Mutual: No Stock
Rebecca Ruppert McMahon	Westlake	OH	USA	Non Profit Executive	Director	Mutual: No Stock
Ronald W. Dees	Westlake	OH	USA	Managing Director	Emeritus Director	Mutual: No Stock
W. Charles Geiger III	Lakewood	OH	USA	President Geiger's Clothing & Sports	Director & Chairman	Mutual: No Stock
Sue B. Workman	Tierra Verde	FL	USA	Leadership Coach, IT Consultant	Director	Mutual: No Stock
Sara Stehlik	Chagrin Falls	OH	USA	Retired	Director	Mutual: No Stock
Thomas J. Fraser	Lakewood	OH	USA	None	Director/President & CEO	Mutual: No Stock
Paul V. Capka	Rocky River	OH	USA	None	Sr. VP/ Chief Credit Officer	Mutual: No Stock
David T. Shaw	Lakewood	OH	USA	None	EVP/Chief Operating Officer / Secretary	Mutual: No Stock
Brian J. Pinkerton	Wadsworth	OH	USA	None	Sr. VP / Chief Risk Officer	Mutual: No Stock
Andrew D. Shook	Kirtland	OH	USA	None	Sr. VP/ CFO & Treasurer	Mutual: No Stock
Jennifer A. Raynor	Lakewood	OH	USA	None	Sr. VP/ Chief Strategy Officer	Mutual: No Stock
Wendy L. Wilson	Cincinnati	OH	USA	Consultant & CFO	Director	Mutual: No Stock
Kathleen Dockery	Walton Hills	OH	USA	None	Sr. VP / Chief Information Officer	Mutual: No Stock
Stephen D. Peterson	Bay Village	OH	USA	Retired	Director	Mutual: No Stock
Rafael Alfonso	Washington D.C.	Washington D.C.	USA	Investor/ Entrepreneur	Director	Mutual: No Stock
Amy Davin	North Olmsted	OH	USA	None	Sr. VP / Chief Human Resource Officer	Mutual: No Stock

Legal Name of Holding Company:  
FDHCPV98

First Mutual Holding Co.

Item 4(1)(a) Name	Item 4(4)(a) Title or Position with direct and indirect subsidiaries	Item 4(4)(b) Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in	Item 4(4)(c) Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW06	FDHCPW07	FDHCPW08
William Huffman	Director	First Federal Savings and Loan Association of Lakewood	0
Rebecca Ruppert McMahon	Director and Chair; Member	First Federal Savings and Loan Association of Lakewood; First Mutual Mortgage LLC	0
Ronald W. Dees	Member & Chair; Member & Chair	First Mutual Mortgage LLC; AlloBaaS LLC	0
W. Charles Geiger III	Member; Member	First Mutual Mortgage LLC; AlloBaaS LLC	
Sue B. Workman	Member	AlloBaaS LLC	0
Thomas J. Fraser	Managing Officer; Member; Member	First Federal Savings and Loan Association of Lakewood; AlloBaaS LLC; First Mutual Mortgage LLC	0
Paul V. Capka	Sr. VP / Chief Credit Officer / Secretary; Director	First Federal Savings and Loan Association of Lakewood; Martinsville First Savings Bank	0
David T. Shaw	EVP/Chief Administrator; Secretary; Director	First Federal Savings and Loan Association of Lakewood; First Mutual Bank, FSB; Blue Grass Federal Savings and Loan Association	0
Brian J. Pinkerton	Sr. VP / Chief Risk Officer; Director	First Federal Savings and Loan Association of Lakewood; First Mutual Bank, FSB	0
Andrew D. Shook	Sr. VP / CFO & Treasurer; CFO	First Federal Savings and Loan Association of Lakewood; Warsaw Federal Savings and Loan Association	0
Jennifer A. Raynor	Sr. VP Chief Strategy Officer	First Federal Savings and Loan Association of Lakewood	0
Wendy L. Wilson	Member	AlloBaaS LLC	0
Kathleen Dockery	Member	AlloBaaS LLC	0
Paul M. Thompson	President and CEO and Member	First Mutual Mortgage LLC;	0
Amy Davin	Sr. VP Chief Human Resources Officer	First Federal Savings and Loan Association of Lakewood	0

Legal Name of Holding Company: First Mutual Holding Co.  
FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more of its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
William Huffman	Partner	Huffman, Hunt & Klym, LLC	33%
Ronald W. Dees	Partner; Partner; Partner; Partner; Owner; Owner; Owner	Advanced Control Inc; Steko-Octet LLC; Bow tie Investments LLC; Innerbelt Partners LLC; Crestview Capital LLC; Ronald W. Dees LLC; Barron Capital Partners LLC	25%; 25%; 50%; 50%; 100%; 100%; 100%
W. Charles Geiger III	Partner; Partner	Charley Geiger's Haberdashery, Inc.; Warren St. Charles Investments, LLC	50%; 50%
Wendy L. Wilson	Owner	WLW Consulting LLC	100% of single member LLC
Stephen D. Peterson	Partner	Peterson & McLeod Ltd. LLC	93%