

CIBL, INC.
165 West Liberty Street, Suite 210
Reno, NV 89501

NOTICE OF ANNUAL MEETING OF STOCKHOLDERS
TO BE HELD JUNE 8, 2021

NOTICE IS HEREBY GIVEN to the holders of common stock, par value \$0.01 per share (the “Common Stock”), of CIBL, Inc. (the “Corporation”), a Delaware corporation, that due to the development of events regarding the coronavirus pandemic, the Corporation will hold this year’s annual meeting of stockholders (the “Annual Meeting”) virtually, by electronic means. The virtual Annual Meeting will be held on June 8, 2021 beginning at 8:00 am Eastern Time. You may access the virtual Annual Meeting by using your 16-digit control number, which is printed on the Proxy Card accompanying this Notice and Proxy Statement, and visiting the virtual meeting website at www.virtualshareholdermeeting.com/CIBY2021. You will be able to listen to the meeting live, submit questions and vote online if you wish.

The Annual Meeting will be held for the following purposes:

1. To elect four (4) directors as our Board of Directors (the “Board”), each to serve until the next annual meeting of stockholders and until their successors are duly elected and qualify;
2. To ratify the appointment of Moss Adams LLP as our independent public accountant and auditors for the fiscal year ending December 31, 2021; and
3. To transact such other business as may properly come before the Annual Meeting or any adjournment thereof.

These proposals are more fully described in the Proxy Statement accompanying this Notice. The Annual Meeting may be postponed or canceled by action of the Board upon notice given prior to the time previously scheduled for the Annual Meeting, or adjourned by action of the Board.

The close of business on April 15, 2021 has been fixed as the record date (the “Record Date”) for the determination of the stockholders entitled to notice of and to vote at the Annual Meeting. Holders of record of common stock, par value \$0.01 per share, of the Company on the stock transfer books of the Company at the close of business on the Record Date are entitled to notice of, and to vote at, the Annual Meeting.

All stockholders are cordially invited to attend the virtual Annual Meeting, as described above. However, to ensure your representation at the Annual Meeting, you are urged to vote as promptly as possible. Any stockholder attending the Annual Meeting may vote at the Annual Meeting even if such stockholder has previously returned a proxy or voted by other means.

If you have any further questions concerning the Annual Meeting or any of the proposals, please contact the undersigned at (775) 329-8555 or office@ciblinc.com.

By Order of the Board of Directors,

Stephen J. Moore
Chief Financial Officer

Dated: May 1, 2021

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PROXY STATEMENT
of
CIBL, INC.

**For the Annual Meeting of Stockholders
to Be Held on June 8, 2021**

Date, Time, Place and Purpose of the Annual Meeting

This Proxy Statement is furnished in connection with the solicitation of proxies by the Board of Directors (the “Board”) of CIBL, Inc., a Delaware corporation (“CIBL” or the “Company”), for use at the annual meeting of stockholders of the Company and at all adjournments and postponements thereof (the “Annual Meeting”). The Annual Meeting will be held virtually, by electronic means, on June 8, 2021, at 8:00 am Eastern Time. You may attend the meeting by using your 16-digit control number, which is printed on the Proxy Card accompanying this Notice and Proxy Statement, and visiting www.virtualshareholdermeeting.com/CIBY2021.

The Annual Meeting will be held for the following purposes:

1. To elect Mario J. Gabelli, Raymond H. Cole, Philip J. Lombardo and Salvatore Muoio as the four (4) members of our Board, each to serve until the next annual meeting of stockholders and until their successors are duly elected and qualify;
2. To ratify the appointment of Moss Adams LLP (“Moss Adams”) as our independent public accountant and auditors for the fiscal year ending December 31, 2021; and
3. To transact such other business as may properly come before the Annual Meeting or any adjournment thereof.

It is intended that this Proxy Statement and the proxies solicited hereby be mailed to stockholders on or about May 1, 2021. The shares represented by the proxies timely received and properly executed pursuant to this solicitation and not revoked will be voted at the Annual Meeting.

Record Date, Voting and Quorum

The Board has fixed April 15, 2021 as the record date (the “Record Date”) for the determination of the stockholders entitled to notice of and to vote at the Annual Meeting. Accordingly, only stockholders of record at the close of business on the Record Date are entitled to notice of, and shall be entitled to vote at, the Annual Meeting. As of the close of business on the Record Date, there were 16,009 shares of the Company’s common stock, par value \$0.01 per share (the “Shares”), issued and outstanding.

Each Share entitles the holder thereof to cast one vote on each matter submitted for a vote of the stockholders at the Annual Meeting. There was no other class of voting securities of the Company outstanding on the Record Date. The presence, by attendance at the Annual Meeting or by proxy, of the holders of a majority of the outstanding Shares is required for a quorum.

In the election of directors, the number of candidates equaling the number of directors to be elected having the highest number of votes cast in favor of their election will be elected. The affirmative vote of a majority of the votes cast on the matter is required to ratify the appointment of Moss Adams as our independent auditors for the fiscal year ending December 31, 2021.

If stockholders do not give their brokers instructions as to how to vote Shares held in street name, the brokers have discretionary authority to vote those Shares only on routine matters such as the ratification of the independent auditors, and not on non-routine proposals such as the election of directors. As a result, if you hold your Shares in street name and do not provide voting instructions to your broker, your Shares will not be voted on any non-routine proposal. Shares held by brokers who have not received voting instructions from their customers are referred to as “broker non-votes.” Broker non-votes will be counted as present for the purpose of determining whether there is a quorum at the Annual Meeting but will not be counted for the purpose of determining whether our stockholders have approved any non-routine matter, such as the election of directors.

Voting of Proxies

The Board is asking for your proxy. Giving the Board your proxy means you authorize it to vote your Shares at the Annual Meeting in the manner you direct. You may vote for all, some or none of the director nominees. All valid proxies received prior to the Annual Meeting will be voted. All Shares represented by a proxy will be voted, and where a stockholder specifies by means of the proxy a choice with respect to any matter to be acted upon, the shares will be voted in accordance with the specification so made. If the proxy is signed and returned without specifying choices, the Shares will be voted in accordance with the recommendations of the Board. A stockholder giving a proxy has the power to revoke his or her proxy, at any time prior to the time it is voted, by delivering to the Company a written instrument that revokes the proxy or a validly executed proxy with a later date, or by attending and voting at the Annual Meeting. The form of proxy accompanying this Proxy Statement confers discretionary authority upon the named proxyholders with respect to amendments or variations to the matters identified in the accompanying notice and with respect to any other matters which may properly come before the Annual Meeting. As of the date of this Proxy Statement, management of the Company knows of no such amendment or variation or of any matters expected to come before the Annual Meeting which are not referred to in the accompanying notice.

You may vote using any of the following methods:

- *Proxy Card or voting instruction card.* Be sure to complete, sign and date the card and return it in the prepaid envelope.
- *By telephone or over the internet.* If you are a stockholder of record, you may vote by telephone or over the internet by following the instructions on your proxy card. If you hold Shares in street name, you will receive separate voting instructions from your bank, broker or other nominee and may vote by telephone or over the internet if they offer that alternative. Although most brokers, banks and nominees offer telephone and internet voting, availability and the specific voting procedures vary.
- *Attendance at the Annual Meeting.* All stockholders may vote by visiting www.virtualshareholdermeeting.com/CIBY2021 and using their 16-digit control number, which is printed on the Proxy Card accompanying this Notice and Proxy Statement.

Attendance at the Annual Meeting

Only holders of Shares, their proxy holders and the Company’s invited guests may attend the Annual Meeting. If you wish to attend and vote at the Annual Meeting, you must use your 16-digit control number and visit www.virtualshareholdermeeting.com/CIBY2021.

Proxy Solicitation and Expenses

This solicitation of proxies is made on behalf of our Board, and the cost thereof will be borne by us. We will reimburse brokerage firms and nominees for their expenses in forwarding proxy material to beneficial owners of our Shares. In addition, Company personnel, none of whom will receive any compensation in addition to their regular compensation, may solicit proxies. The solicitation will be made by mail and, in addition, may be made by facsimile, e-mail, personal interviews and by telephone.

Market for Common Stock

Our Common Stock currently trades on OTC Pink® under the symbol “CIBY”. The most recent day prior to the record date for the Annual Meeting, April 15, 2021, on which our stock traded was April 5, 2021, at a price per share of \$1,900. There were approximately 157 stockholders of record on April 15, 2021.

The following table lists the high and low sales prices of our Common Stock for the periods indicated below.

PERIOD	HIGH	LOW
Fiscal Year Ended December 31, 2018		
1 st Quarter	\$1,590	\$1,410
2 nd Quarter	\$1,567	\$1,350
3 rd Quarter	\$1,560	\$1,425
4 th Quarter	\$1,800	\$1,539
Fiscal Year Ended December 31, 2019		
1 st Quarter	\$1,750	\$1,550
2 nd Quarter	\$1,800	\$1,710
3 rd Quarter	\$2,000	\$1,663
4 th Quarter	\$1,850	\$1,700
Fiscal Year Ending December 31, 2020		
1 st Quarter	\$1,750	\$1,600
2 nd Quarter	\$1,725	\$1,600
3 rd Quarter	\$1,790	\$1,700
4 th Quarter	\$1,775	\$1,700
Period from January 1, 2021 to April 15, 2021		
1 st Quarter	\$1,775	\$1,655
2 nd Quarter	\$1,900	\$1,751

YOUR VOTE IS VERY IMPORTANT TO US REGARDLESS OF THE NUMBER OF SHARES YOU OWN. WHETHER OR NOT YOU ARE ABLE TO ATTEND THE ANNUAL MEETING, PLEASE COMPLETE, SIGN AND DATE THE ENCLOSED PROXY CARD AND RETURN IT AS SOON AS POSSIBLE. GRANTING A PROXY WILL NOT LIMIT YOUR RIGHT TO VOTE AT THE ANNUAL MEETING IF YOU WISH TO ATTEND THE ANNUAL MEETING. YOUR PROMPT COOPERATION WILL BE GREATLY APPRECIATED.

PROPOSAL NO. 1

ELECTION OF DIRECTORS

General

Our Board has nominated the following persons for election as a director at the Annual Meeting: Mario J. Gabelli, Raymond H. Cole, Philip J. Lombardo and Salvatore Muoio.

The Board is currently fixed at four directors. Each director's term runs from the date of his election until our next annual meeting of stockholders, and until his successor is duly elected and qualifies. If any director nominee is unable or unwilling to serve as a nominee at the time of the Annual Meeting, the persons named as proxies may vote for a substitute nominee chosen by the present Board to fill the vacancy. In the alternative, the proxies may vote just for the remaining nominees, leaving a vacancy that may be filled at a later date by the Board, or the Board may reduce the size of the Board. We have no reason to believe that any of the nominees will be unwilling or unable to serve if elected as a director.

Nominee Information

Set forth below is a summary of the business experience for each of the persons named above and the primary aspects of their experience, qualifications, attributes or skills that led to the conclusion that each individual is qualified to serve on the Board.

Mario J. Gabelli, 78, has served as a director of CIBL since November 2007, when the Company was spun off from LICT Corporation (“LICT”), and as Executive Chairman since February 2020. Mr. Gabelli has served as a director of LICT since its spinoff from Lynch Corporation in 1999, (Mr. Gabelli served as Chairman and Chief Executive Officer of Lynch Corporation, now called LGL Group, Inc., from 1986 to 2000), and as President and Chief Executive Officer of LICT since December 2010. He has also served as LICT’s Chairman since December 2004 (and also served as Chairman from September 1999 to December 2002), as its Vice Chairman from December 2002 to December 2004, and as Chief Executive Officer from September 1999 to November 2005. Mr. Gabelli served as a director of ICTC Group, Inc. (“ICTC”), a broadband/telecommunications company serving southeastern North Dakota which was spun off from LICT in May 2010, from July 2013 until its sale in October 2018. He also served as Chairman of Morgan Group Holding Co. (“Morgan”), a public holding company, from 2001 to October 2019. Mr. Gabelli was the Chief Executive Officer of Morgan from 2001 to November 2012. Mr. Gabelli has also served as Chairman, Chief Executive Officer, Chief Investment Officer – Value Portfolios (Co-CIO – Value since August 2015) and a director of GAMCO Investors, Inc. (“GAMCO”), a publicly traded company in the asset management business, since November 1976. In connection with those responsibilities, he serves as director or trustee of registered investment companies managed by GAMCO and its affiliates (“Gabelli Funds”). Mr. Gabelli also serves as the CEO and Co-CIO of the value portfolios of GAMCO Asset Management, Inc., a wholly-owned subsidiary of GAMCO. Mr. Gabelli has served as Executive Chairman of Associated Capital Group, Inc. (“Associated Capital”) since May 2015 and previously served as the Chief Executive Officer of Associated Capital from May 2015 until November 2016. Associated Capital is a public company containing the alternative investment management business, institutional research services business and certain cash and other assets that were spun off from GAMCO in November 2015. Mr. Gabelli served as a portfolio manager for Teton Advisors, Inc. (“Teton”) from 1998 to February 2017. Since March 1, 2017, GAMCO serves as a subadvisor to Teton, and Mr. Gabelli serves as a portfolio manager under that sub advisory agreement. Teton is an asset management company which was spun off from GAMCO in March 2009. In addition, Mr. Gabelli is the Chief Executive Officer, a director and the controlling shareholder of GGCP, Inc. (“GGCP”), a private company which owns a majority of GAMCO’s Class B Stock through an intermediate subsidiary, GGCP Holdings LLC. He is also the President of MJG Associates, Inc., which acts as an investment manager of various investment funds and other accounts. Mr. Gabelli serves as an overseer of the Columbia University Graduate School of Business and as a trustee of Boston College and Roger Williams University. He also serves as a director of the Foreign Policy Association, The Winston Churchill Foundation, The E. L. Wiegand Foundation, The American-Italian Cancer Foundation, and The Foundation for Italian Art & Culture. He is also Chairman of the Gabelli Foundation, Inc., a Nevada private charitable trust.

We believe that Mr. Gabelli's qualifications to serve on the Board are extensive and include his many years of experience and service in the telecommunications industry, both as an officer and a director; his knowledge of and experience with the Company; and his extensive financial and investment expertise in the telecommunications industry

Raymond H. Cole, 65, is a new nominee to our Board. He has over 40 years of executive experience in the television broadcasting industry, including a variety of senior executive positions with Citadel Communications, LLC ("Citadel") since 1985. He has served as Citadel's President and Chief Operating Officer since 1992. Citadel continues to own and operate WSNN-LD (Independent News) in Sarasota, FL. Prior to their sale by Citadel to the Nexstar Broadcasting Group in 2014, Mr. Cole was responsible for the senior executive oversight of WOI-TV (ABC) in Des Moines, IA; KCAU-TV (ABC) in Sioux City, IA; and WHBF-TV (CBS) in Rock Island, IL. During that time, he was also responsible for overseeing KLKN-TV (ABC) in Lincoln, NE and WLNE-TV (ABC) in Providence, RI prior to their sale to the Standard Media Group in 2019. In addition, Mr. Cole has held a variety of other leadership positions in the broadcasting industry. He has served on the boards of the National Association of Broadcasters (2008-15), the Television Bureau of Advertising (2011-14), and on the Board of Governors of the ABC Television Affiliates Association (2004-2019; Chairman 2006-08; ex-officio 2008-2019). Mr. Cole currently serves on the board and executive committee of the Broadcasters Foundation of America, and was honored by that organization with their 'Leadership Award' in 2016 for "service to the broadcasting industry and community at large."

We believe that Mr. Cole's extensive experience as a senior television broadcasting executive, coupled with his long and varied service on that industry's governance bodies, makes him a well-suited candidate for membership on the Board of CIBL.

Philip J. Lombardo, 85, has served as a director of CIBL since November 2007. Mr. Lombardo is also the founder (1982) and Chief Executive Officer of Citadel Communications, LLC ("Citadel"), the former Chief Executive Officer of Capital Communications Company, Inc. ("Capital"), and the Managing Partner of Coronet Communications Company ("Coronet"). These entities operated a total of five broadcast television stations until the sale of Coronet (one station), Capital (one station) and Citadel (one station) to Nexstar Broadcasting, Inc., which closed in 2014, and the sale of two stations to Standard Media in 2019. In addition, from 1972 to 1982, Mr. Lombardo was Chairman, President and CEO of Corinthian Broadcasting Corporation, with responsibility for the operation of six broadcast television stations. Mr. Lombardo served as a director of ICTC Group, Inc., from July 2015 until its sale in October 2018, and as a director of LICT Corporation since August 2017. Mr. Lombardo has had 60 years of experience, primarily at the senior management level, in the broadcast television industry.

We believe Mr. Lombardo's extensive management experience at a senior executive level, his lengthy experience in the broadcast communications industry, and his experience with both the Company and the rural telecommunications industry make him well qualified to serve as a director.

Salvatore Muoio, 62, has served as a director of CIBL since November 2007. Mr. Muoio currently serves as a director of LICT and has been a member of its board since 1999. He also served as a director of ICTC Group, Inc. from July 2013 until its sale in October 2018. He has been a Principal and the Chief Investment Officer of S. Muoio & Co. LLC, a securities advisory firm, since 1997. From 1995 to 1996, Mr. Muoio served as a Securities Analyst and Vice President of Lazard Freres & Co., L.L.C., an investment banking firm. From 1985 to 1995, he served as a Securities Analyst and Director of Research at Gabelli & Company, Inc., and as a Portfolio Manager at Gabelli Funds.

We believe that Mr. Muoio is well-qualified to serve on the Board by his substantial knowledge of the telecommunications industry, his experience with investing in this industry, and his long experience with the Company since its spin-off from LICT.

Vote Required

Nominees receiving the greatest number of votes duly cast for the election of Directors will be elected to our Board. You may vote "for" or "withhold" from any one or more of the nominees. Votes that are withheld will have

no effect on the results of the election of directors. Except where authority to vote for nominees has been withheld, it is intended that the signed proxies received pursuant to this solicitation will be voted “FOR” the nominees named above. Broker non-votes are not counted as votes cast for the purpose of electing directors and therefore will have no effect on the outcome of the vote.

THE BOARD RECOMMENDS A VOTE “FOR” THE ELECTION OF EACH NOMINEE.

PROPOSAL NO. 2

RATIFICATION OF APPOINTMENT OF INDEPENDENT PUBLIC ACCOUNTANT AND AUDITORS

This is the second year for which the Board has appointed Moss Adams to serve as the Company’s independent public accountant and auditors. The firm of PKF O’Connor Davies, LLP (“PKF O’Connor Davies”) had served in that role from 2007 through 2019. During 2019, PKF O’Connor Davies informed the Company that it is limiting its practice to exclude the rural communications industry, and thus is no longer available to serve as the Company’s independent public accountant and auditors. After careful consideration of potential replacements for PKF O’Connor Davies, the Board selected Moss Adams which has lengthy experience and broad ongoing involvement in the rural communications industry. We are asking our stockholders to ratify the selection of Moss Adams for 2021. In accordance with our governance documents, the Board believes that this is consistent with the best governance practices as an opportunity for stockholders to provide direct feedback to the Board on this important engagement. If our stockholders do not ratify the selection of Moss Adams, the Board will reconsider the matter.

Representatives of Moss Adams are expected to be available at the Annual Meeting, with the opportunity to make a statement, if so desired, and to answer appropriate questions from the meeting attendees.

Audit Fees

The aggregate fees billed by PKF O’Connor Davies for professional services rendered for the audits of our consolidated financial statements were approximately \$16,800 for 2019. The aggregate fees billed by Moss Adams for the audits of our consolidated financial statements for 2020 were approximately \$20,400.

Audit-Related Fees

There were no fees billed to the Company by PKF O’Connor Davies in 2019 for assurance and related services in connection with the performance of the audit of our financial statements, or the performance of a review of our financial statements, which are not reported as audit fees above. There were no similar fees billed by Moss Adams in 2020.

Tax Fees

PKF O’Connor Davies billed us for any professional services rendered to us for tax compliance, tax advice, and tax planning for 2019 in the amount of \$8,000. There were no similar fees billed by Moss Adams to us for such services in 2020.

Other Fees

No fees were billed to the Company by PKF O’Connor Davies in 2019 or by Moss Adams in 2020 for services other than as set forth above.

Required Vote

The ratification of the selection of Moss Adams as the Company’s independent public accountant and

auditors requires the affirmative vote of a majority of the votes cast on the matter. Abstentions are not deemed to be votes cast and will not have any effect on the vote regarding this proposal.

THE BOARD RECOMMENDS THAT THE STOCKHOLDERS VOTE “FOR” THE RATIFICATION OF MOSS ADAMS AS THE COMPANY’S INDEPENDENT PUBLIC ACCOUNTANT AND AUDITORS FOR THE YEAR ENDING DECEMBER 31, 2021.

GOVERNANCE OF CIBL

Executive Officers

Mario J. Gabelli, 78, has served as Executive Chairman since February 2020 and is the Company’s principal executive officer. He has served as a director of the Company since its spin-off from LICT in 2007, and his full biography is set forth on page 4, above. An expense account in the annual amount of \$60,000 was authorized by the Board on February 3, 2020 for the use of the Chairman.

Stephen J. Moore, 55, was elected as the Company’s Chief Financial Officer in February 2020. Mr. Moore has served as Vice President - Finance at LICT from April 2014 to the present. Prior to that, Mr. Moore served as Controller - North America for Poyry Management Consulting (USA) Inc. from January 2008 until October 2013. He also served as Controller for Dorian Drake International, Inc. from June 1997 to December 2007.

We did not have an employment agreement with Mr. Moore. Mr. Moore has not received any direct payments from the Company. His compensation for services provided to the Company is included in the annual administrative and management services fee paid by the Company to LICT, as further described under “Certain Relationships and Related Transactions”. No other form of compensation has been paid to Mr. Moore by the Company.

Board of Directors

For 2020, our Board had three members, each of whom other than Mr. Gabelli could be considered to be independent under stock exchange and Securities and Exchange Commission rules. During 2020, our Board held two meetings. All of our directors attended all of the Board’s meetings. The Company does not have a policy regarding the attendance of directors at the Annual Meeting.

Each of our directors currently receives an annual retainer of \$60,000 and per meeting fees of \$3,000. for regular and special in person and \$1,000. for telephonic meetings.

Currently, we do not have a stock option plan in favor of any director, officer, consultant or employee of the Company. During our fiscal year ended December 31, 2020, there were no options granted to or options exercised by our executive officers or directors and there were no equity awards outstanding.

Except as set forth herein, there are no other arrangements or plans in which we provide pension, retirement or similar benefits for directors or executive officers. We have no material bonus or profit-sharing plans pursuant to which cash or non-cash compensation is or may be paid to our directors or executive officers.

SECURITY OWNERSHIP OF CERTAIN BENEFICIAL OWNERS, DIRECTORS, NOMINEES AND EXECUTIVE OFFICERS

The following table provides information on the beneficial ownership of our Shares as of April 15, 2021 by:

- each person, or group of affiliated persons, known to us to beneficially own more than 5% of our outstanding Shares;
- each director, each nominee for election as a director, and each of our named executive officers; and
- all of our directors and executive officers as a group.

Unless otherwise indicated, each of the beneficial owners listed has, to our knowledge, sole voting and investment power with respect to the indicated Shares.

Name of Beneficial Owner	Amount and Nature of Beneficial Ownership	Percent of Class
Mario J. Gabelli	197.00 ⁽¹⁾	1.2%
Philip J. Lombardo	200.00	1.3%
Salvatore Muoio	662.52 ⁽²⁾	4.2%
All Directors and Officers as a Group	1,059.52	6.7%
E3M 2018 LLC	5,950.00 ⁽³⁾	37.6%
LICT Corporation	1,000.00 ⁽⁴⁾	6.3%

The address for each of our directors and executive officers is c/o CIBL, Inc., 165 West Liberty Street, Suite 210, Reno, NV 89501, telephone (775) 329-8555.

⁽¹⁾ Represents 145 Shares owned by Mr. Gabelli through a 401(k) Savings Plan, and 52 Shares owned directly.

⁽²⁾ Consists of 16.52 Shares owned directly by Mr. Muoio, 644 Shares owned by investment funds of which S. Muoio & Co. LLC is the general partner or investment manager, and 2 Shares owned by S. Muoio & Co. LLC Profit Sharing Plan. Mr. Muoio is the managing member of S. Muoio & Co. LLC. Mr. Muoio disclaims beneficial ownership of the Shares owned by such investment funds, except for his interest therein.

⁽³⁾ A member of Mr. Gabelli's immediate family is one of the managing members of this entity.

⁽⁴⁾ LICT acquired these shares in exchange for LICT's New Hampshire operations, Bretton Woods Telephone Company, Inc. and World Surfer, Inc. The transaction closed on December 31, 2019.

COMMUNICATIONS WITH THE BOARD OF DIRECTORS

Any stockholder desiring to send a communication to the Board, or any individual director, may forward such communication to the Company's address set out on the Notice of Meeting. Such communications will be forwarded to the Board or the individual director.

WHERE YOU CAN FIND MORE INFORMATION

CIBL does not file periodic reports such as Forms 10-Q and 10-K with the SEC. CIBL posts certain periodic financial and other information on its website at www.ciblinc.com. CIBL has also posted or will soon post to its website audited financial results for the fiscal year ended December 31, 2020. You are encouraged to review the financial and other information posted on CIBL's website before voting your Shares or returning your proxy card in the enclosed envelope.

OTHER BUSINESS

Management knows of no other matters that will properly be, or are likely to be, brought before the Annual Meeting other than those described in this Proxy Statement.

By Order of the Board of Directors
Stephen J. Moore
Chief Financial Officer

Dated: May 1, 2021

