

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)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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.

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 chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, DALE T. LUEBKE  
 Name of the Holding Company Director and Official  
PRESIDENT + CEO  
 Title of the Holding Company Director and Official

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.

[Signature]  
 Signature of Holding Company Director and Official  
3-24-2020  
 Date of Signature

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:  
 is included with the FR Y-6 report  
 will be sent under separate cover  
 is not prepared

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

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

12/31/2019  
 Month / Day / Year

NA  
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

MINSTER FINANCIAL CORP  
 Legal Title of Holding Company  
95 W. FOURTH ST. PO BOX  
 (Mailing Address of the Holding Company) Street / P.O. Box  
MINSTER OH 45865  
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

PHYLLIS M. ROSE VICE PRESIDENT OPERATIONS  
 Name Title

419-628-2351  
 Area Code / Phone Number / Extension

419-628-4227  
 Area Code / FAX Number

prose@minsterbank.com  
 E-mail Address

minsterbank.com (Address for bank held by holding  
 Address (URL) for the Holding Company's web page  
co...no website for holding co.)

Is confidential treatment requested for any portion of this report submission? .....  No  Yes

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

1. a letter justifying this request is being provided along with the report .....

2. a letter justifying this request has been provided separately ...

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

**Form FR Y-6**

**Minster Financial Corp  
Minster, Ohio  
Fiscal Year Ending December 31, 2019**

Report Item

- 1: a. The BHC is not required to prepare form 10K with the SEC.
- 1: b. The BHC does prepare an annual report for its shareholders.  
Enclosed are two copies of the annual report.
- 2: Organizational Chart



\*LEI is N/A unless otherwise noted.

Supplement to Organization Chart:

- 2.a Minster Financial Corp and Minster Bank are incorporated in the State of Ohio
- 2.b Domestic branch listing provided to the Federal Reserve Bank
- 2.c N/A
- 2.d N/A

**Form FR Y-6**

December 31, 2019

Report Item 3: Shareholders

Current Shareholders with ownership, control, or holdings of 5% or more with power to vote as of 12/31/19			Shareholders not listed in (3)(1)(a) through 3(1)(c) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 12/31/19		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number & Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities
John R. Eiting Marie E. Eiting (spouse) Portland/OR/USA	USA	59,975 -- 5.6860% 31,040 -- 2.9428% Common Stock	N/A		

Form FR Y-6

December 31, 2019

Report Item 4: Directors & Officers  
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include name of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Mark A. Henschen New Knoxville/ OH/USA	N/A	Director, Chairman	Director, Chairman (Minster Bank)	New Knoxville Telephone Co - Director	1.0522%	None	N/A
Robin K. Brandt New Bremen/ OH/USA	Vice President, Crown Equipment Corp.	Director	Director (Minster Bank)	Gast Construction – Secretary  Joint Township Hospital – Director	.0635 %	None	Gast Construction – 100%
Sean P. Dorsten Minster/OH/USA	President, H.A. Dorsten, Inc.	Director	Director (Minster Bank)	Dorsten Industries – Partner  Dorsten Enterprises – Partner  HAD Developers, LLC – Member Partner	.1646%	None	HAD Developers, LLC – 90%  H.A. Dorsten – 73%  Dorsten Enterprises – 2%  Dorsten Industries – 5.6%
Richard G. Knostman Troy/OH/USA	Attorney At Law	Director	Director (Minster Bank)	Knostman Farms – Officer & Director	.5574%	None	Knostman Farms, Inc.– 25%

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include name of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Lonnie D. Pedersen Wapakoneta/OH USA	Chief Operating Officer, Telephone Service Co.	Director	Director (Minster Bank)	Com Net Inc. – Director Telcom Insurance Group - Director	.2167%	None	N/A
Brian T. Holter Troy/OH/USA	Property Manager, Premier Health	Director	Director (Minster Bank)	Miami Industrial Properties – Secretary  The Holter Companies, Inc. – Principle Owner	.00%	None	The Holter Companies – 100%  Miami Industrial Properties – 25%
Mark S. Dominik St. Marys/OH/ USA	Retired	Director	Director (Minster Bank)	Schwieterman Pharmacies – Director/Executive Officer	.00%	None	Schwieterman Pharmacies – 32%
Robert D. Parker	Chief Financial Officer, Waibel Energy Systems	Director	Director (Minster Bank)	None	.3281%	None	None

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include name of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Phyllis M. Rose New Bremen/ OH/USA	N/A	V.P. of Operations Officer	V.P. of Operations Officer (Minster Bank)	N/A	.1624%	None	N/A
Kenneth J. Wuebker Minster/OH/USA	N/A	Chief Financial Officer	Chief Financial Officer (Minster Bank)	N/A	.4329%	None	N/A
Dale T. Luebke Ft. Loramie/OH/ USA	N/A	President & CEO/ Director	President & CEO/ Director (Minster Bank)	Joint Township Hospital – Board Member  Ohio Living Dorothy Love – Board Member	.2550%	None	9304 Properties, LLC – 33%
Daniel F. Heitmeyer Sidney/OH/USA	N/A	V.P. of Commercial Banking	V.P. of Commercial Banking (Minster Bank)	HW Properties LTD- Manager	.1313%	None	HW Properties LTD – 100%
Scott A. Neth Minster/OH/USA	N/A	V.P. of Retail Banking	V.P. of Retail Banking (Minster Bank)	Neth Properties LLC – Manager	.0869%	None	Neth Properties, LLC – 50%

Results: A list of branches for your holding company: **MINSTER FINANCIAL CORP. (2795702)** of **MINSTER, OH**.  
 The data are as of **12/31/2019**. Data reflects information that was received and processed through **03/05/2020**.

**Reconciliation and Verification Steps**

1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the Data Action column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note**

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of **Change, Close, Delete, or Add**.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	604024		MINSTER BANK	95 WEST 4TH ST.	MINSTER	OH	45865	AUGLAIZE	UNITED STATES	Not Required	Not Required	MINSTER BANK		604024	
OK		Full Service	3760284		WAGNERS IGA BANKING CENTER	265 EAST FOURTH STREET	MINSTER	OH	45865	AUGLAIZE	UNITED STATES	Not Required	Not Required	MINSTER BANK		604024	
OK		Full Service	3360349		NEW BREMEN BANKING CENTER	443 SOUTH WASHINGTON STREET	NEW BREMEN	OH	45869	AUGLAIZE	UNITED STATES	Not Required	Not Required	MINSTER BANK		604024	
OK		Full Service	1225042		SAINT MARYS BRANCH	301 WEST HIGH STREET	SAINT MARYS	OH	45885	AUGLAIZE	UNITED STATES	Not Required	Not Required	MINSTER BANK		604024	
OK		Full Service	2112279		SIDNEY BANKING CENTER	117 WEST RUSSELL ROAD	SIDNEY	OH	45365	SHELBY	UNITED STATES	Not Required	Not Required	MINSTER BANK		604024	
OK		Full Service	3660218		TROY BANKING CENTER BRANCH	1280 EXPERIMENT FARM ROAD	TROY	OH	45373	MIAMI	UNITED STATES	Not Required	Not Required	MINSTER BANK		604024	
OK		Full Service	1992344		WAPAKONETA BANKING CENTER BRANCH	607 DEFIANCE STREET	WAPAKONETA	OH	45895	AUGLAIZE	UNITED STATES	Not Required	Not Required	MINSTER BANK		604024	