

Board of Governors of the Federal Reserve System

FEDERAL RESERVE
OF CLEVELAND



2016 JUN 15 P 1:52

Annual Report of Holding Companies—FR Y-6

STATISTICS & ANALYSIS
DEPARTMENT

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

I, Jalene R. Kin

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.

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

December 31, 2014

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

Community First Bancshares, Inc.

Legal Title of Holding Company

P. O. Box 39

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

Forest OH 45843

City State Zip Code

118 East Lima Street, Forest, OH 45843

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sharon Haymond Vice President/Cashier

Name Title

419-273-2595

Area Code / Phone Number / Extension

419-273-2598

Area Code / FAX Number

sharonhaymond@com1stbank.com

E-mail Address

www.com1stbank.com

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

Signature of Holding Company Director and Official

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 2293093
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

FORM FR Y-6

COMMUNITY FIRST BANCSHARES, INC.
118 EAST LIMA STREET
FOREST, OHIO 45843
FISCAL YEAR ENDING DECEMBER 31, 2014

REPORT ITEM:

1. The bank holding company does prepare an annual report for its shareholders.
- 2a Organizational Chart



- 2b Domestic Branch Listing - Submitted via email on March 26, 2015.

FORM FR Y - 6
COMMUNITY FIRST BANCSHARES, INC.
FOREST, OHIO

REPORT ITEM 3: SECURITIES HOLDERS

current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-14

| (1)(a) name & address city, state, country | (1)(b) country of citizenship or incorporation | (1)(c) number and percentage of each class of voting securities |
|--|--|---|
| Alan F. Kin Upper Sandusky, Ohio USA | USA | 4,012 5.9726% Common Stock |
| Sheryl Haushalter Findlay, Ohio USA | USA | 4,151 6.1794% Common Stock |
| Patricia Kin Upper Sandusky, Ohio USA | USA | 3,371 5.0183% Common Stock |

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 12-31-14

| (2)(a) name & address (city, state, country) | (2)(b) country of citizenship Or incorporation | (2)(c) number and percentage of each class of voting securities |
|--|--|---|
| None | N/a | N/a |

FORM FR Y - 6
COMMUNITY FIRST BANCSHARES, INC.
DECEMBER 31, 2014

Report Item 4: Insiders

(1) Daniel C. Harris
Upper Sandusky, OH [REDACTED] USA

(2) electrical contractor

(3)(a) Director (4)(a) .1786
(3)(b) Director (4)(b) None
Community First Bank, N. A.
(3)(c) Owner (4)(c) N/A
Carl R. Harris Electrical Contractor, LLC

(1) Mary E. Fox
Forest, Oh [REDACTED] USA

(2) Attorney at Law

(3)(a) Director (4)(a) .5210%
(3)(b) Director (4)(b) None
Community First Bank, N. A. (4)(c) N/A
(3)(c) President
Fox Ruhlen Co. LPA

(1) Douglas E. Walton
Sycamore, OH [REDACTED] USA

(2) Realtor and Auctioneer

(3)(a) Director (4)(a) .0744%
(3)(b) Director (4)(b) None
Community First Bank, N. A. (4)(c) N/A
(3)(c) Broker
Walton Realty & Auction Co. LLC

(1) Jerry L. Huston
Wharton, Oh [REDACTED] USA

(2) Retired Farmer

(3)(a) Director (4)(a) 1.1938%
(3)(b) Director (4)(b) None
Community First Bank, N. A. (4)(c) N/A
(3)(c) N/A

| | | | |
|--------|--|--------|----------------------|
| (1) | Dr. W. Martin Miller Kenton, Oh [REDACTED] USA | (2) | Hardware store owner |
| (3)(a) | Director & Chairman | (4)(a) | .1607% |
| (3)(b) | Director & Chairman Community First Bank, N. A. | (4)(b) | None |
| (3)(c) | Owner Arlington Hardware | (4)(c) | N/A |

| | | | |
|--------|--|--------|--------------------------------|
| (1) | Sheryl A. Haushalter Findlay, OH [REDACTED] USA | (2) | manufacturing business officer |
| (3)(a) | Director | (4)(a) | .9438% |
| (3)(b) | Director Community First Bank, N. A. | (4)(b) | None |
| (3)(c) | President Robinson Fin Machines, Inc. | | |

| | | | |
|--------|---|--------|--------|
| (1) | Jalene R. Kin Upper Sandusky, OH [REDACTED] USA | (2) | N/A |
| (3)(a) | Director & President | (4)(a) | .2977% |
| (3)(b) | Director & President/CEO Community First Bank, N. A. | (4)(b) | None |
| (3)(c) | N/A | (4)(c) | N/A |

| | | | |
|--------|---|--------|--------|
| (1) | Sharon Haymond Forest, Oh [REDACTED] USA | (2) | N/A |
| (3)(a) | Secretary | (4)(a) | .0148% |
| (3)(b) | Vice President/Cashier Community First Bank, N. A. | (4)(b) | None |
| (3)(c) | N/A | (4)(c) | N/A |

Results: A list of branches for your depository institution: COMMUNITY FIRST BANK, NATIONAL ASSOCIATION (ID_RSSD: 579319).
 This depository institution is held by COMMUNITY FIRST BANCSHARES, INC. (2293093) of FOREST, OH.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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) | 579319 | COMMUNITY FIRST BANK, NATIONAL ASSOCIATION | 118 EAST LIMA ST. | FOREST | OH | 45843 | HARDIN | UNITED STATES | 4409 | 0 | COMMUNITY FIRST BANK, NATIONAL ASSOCIATION | 579319 | |
| ok | | Full Service | 578817 | KENTON BRANCH | 438 SOUTH MAIN ST | KENTON | OH | 43326 | HARDIN | UNITED STATES | 211530 | 1 | COMMUNITY FIRST BANK, NATIONAL ASSOCIATION | 579319 | |
| ok | | Full Service | 3108699 | UPPER SANDUSKY BRANCH | 101 NORTH SANDUSKY AVENUE | UPPER SANDUSKY | OH | 43351 | WYANDOT | UNITED STATES | 364197 | 2 | COMMUNITY FIRST BANK, NATIONAL ASSOCIATION | 579319 | |