

Board of Governors of the Federal Reserve System

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Annual Report of Holding Companies - FR Y-6

FEDERAL RESERVE BANK  
OF CLEVELAND

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.

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

December 31, 2015

Month / Day / Year

None

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

I, Jalene R. Kin

Name of the Holding Company Director and Official

President/ CEO

Title of the Holding Company Director and Official

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 St., Forest, OH 45843

Physical Location (if different from mailing address)

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.

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

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.

*Jalene R. Kin*  
Signature of Holding Company Director and Official

02/26/2016

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.

2293093

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

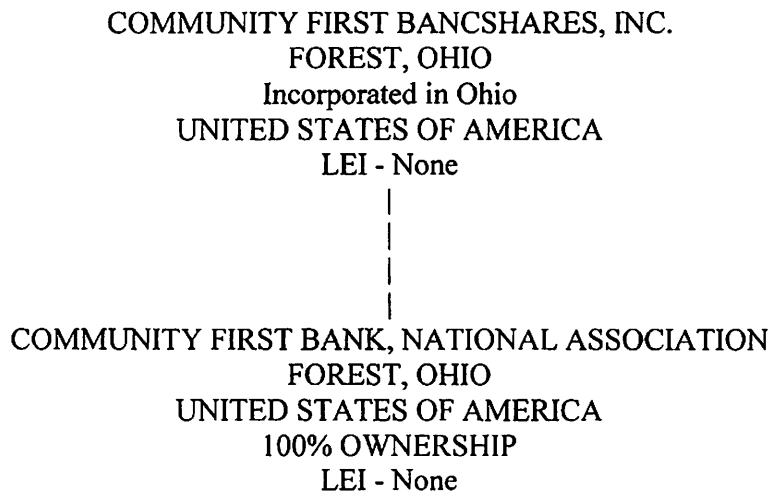
FORM FR Y-6

COMMUNITY FIRST BANCSHARES, INC.  
118 EAST LIMA STREET  
FOREST, OHIO 45843  
FISCAL YEAR ENDING DECEMBER 31, 2015

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 February 26, 2016.

**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 **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

**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	

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 12-31-15

(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	4,551 6.77% 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 12-31-15

(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, 2015

Report Item 4: Insiders

(1) Daniel C. Harris Upper Sandusky, OH 43351 USA	(2) electrical contractor
(3)(a) Director	(4)(a) .1786
(3)(b) Director	(4)(b) None Community First Bank, N. A.
(3)(c) Owner Carl R. Harris Electrical Contractor, LLC	(4)(c) Carl R. Harris Electrical Contractor, LLC 50%

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(2) Mary E. Fox Forest, Oh 45843 USA	(2) Attorney at Law
(3)(a) Director	(4)(a) .5210%
(3)(b) Director Community First Bank, N. A.	(4)(b) None
(3)(c) President Fox Ruhlen Co. LPA	(4)(c) Fox Ruhlen Co., LPA 80%

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(3) Douglas E. Walton Sycamore, OH 44882 USA	(2) Realtor and Auctioneer
(3)(a) Director	(4)(a) .0744%
(3)(b) Director Community First Bank, N. A.	(4)(b) None
(3)(c) Broker Walton Realty & Auction Co. LLC	(4)(c) Walton Realty & Auction Co, LLC 98% Bonny Vale Farms, LLC 100% Premier Accelerated 98%

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(4) Jerry L. Huston Wharton, Oh 43359 USA	(2) Retired Farmer
(3)(a) Director	(4)(a) 1.1938%
(3)(b) Director Community First Bank, N. A.	(4)(b) None
(3)(c) N/A	(4)(c) N/A

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(5) Dr. W. Martin Miller Kenton, Oh 43326 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) Arlington Hardware 100%
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(1) Sheryl A. Haushalter Findlay, OH 45840 USA	(2) manufacturing business officer
(3)(a) Director	(4)(a) 1.2415%
(3)(b) Director Community First Bank, N. A.	(4)(b) None
(3)(c) President Robinson Fin Machines, Inc.	(4)(c) IAT, LLC 50% Haushalter Group Limited 33.3%
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(6) Jalene R. Kin Upper Sandusky, OH 43351 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
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(7) Sharon Haymond Forest, Oh 45843 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
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