

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.

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

December 31, 2019

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

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.

Community First Bancshares, Inc.

Legal Title of Holding Company

118 East Lima Street

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

<u>Forest</u>	<u>OH</u>	<u>45843</u>
City	State	Zip Code

118 East Lima Street

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Nichole Burton VP/Cashier

Name Title

419-273-2595

Area Code / Phone Number / Extension

419-273-2598

Area Code / FAX Number

nicholeburton@com1stbank.com

E-mail Address

www.com1stbank.com

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

Signature of Holding Company Director and Official

07/31/2020

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. _____

Is confidential treatment requested for any portion of this report submission? 0=No
1=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."

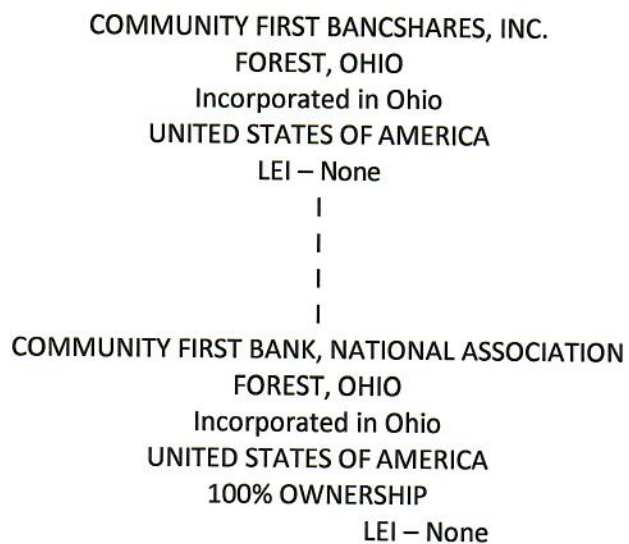
FORM FR Y – 6

COMMUNITY FIRST BANCSHARES, INC.
118 EAST LIMA STREET
FOREST, OH 45843
FISCAL YEAR ENDING DECEMBER 31,
2019

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 18, 2020

Form FR Y-6
Legal Title of Holding Company
Fiscal Year Ending December 31, 2019

Report Item 3: Securities holders
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-20XX

Securities holders 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 12-31-20XX

(1)(a) Name, City, State, County Anywhere, MO, USA	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Alan F. Kin Upper Sandusky, Ohio USA	USA	4,012 6.72 Common Stock			
Sharon Heilman Kenton, Ohio 43326 USA	USA	3,284 5.50 Common Stock			
Patricia Kin Upper Sandusky, OH USA	USA	3,671 6.15 Common Stock			

Form FR Y-6
Legal Title of Holding Company
Fiscal Year Ending December 31, 2019

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in 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 securi- ties are held (List names of companies and percentage of voting securities held)
Daniel C. Harris Upper Sandusky, Ohio 43351 USA	Electrical Contractor	Director	Director	Owner	.2011%	None	Carl R. Harris Electrical Contractor, LLC. 50%
Jerry L. Huston Wharton, Ohio 43359 USA	Retired Farmer	Director	Director	N/A	1.59%	None	None
Mary E. Fox Forest, Ohio 45843 USA	Attorney at Law	Director	Director	President	.5866%	None	Fox Osborn Co., LPA 100%
Douglas E. Walton Sycamore, Ohio 44882 USA	Realtor and Auctioneer	Director	Director	Broker	.1257%	None	Walton Realty & Auction Co. LLC 99% Bonny Vale Farms, LLC 100% Premier Accelerated 100%
Dr. W. Martin Miller Kenton, Ohio 43326 USA	Retired Vetrinarian	Director & Chairman	Director & Chairman	N/A	.2732%	None	None
Jalene R. Kin Upper Sandusky, Ohio 43351 USA	N/A	Director & President	Director & President/CEO	N/A	.3352%	None	None
Roger Crowe Kenton, Ohio 43326 USA	County Commissioner	Director	Director	N/A	.37%	None	None

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 **12/31/2019**. Data reflects information that was received and processed through **01/04/2020**.

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

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**

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

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

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**. 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
Ok		Full Service (Head Office)	579319	COMMUNITY FIRST BANK, NATIONAL ASSOCIATION
OK		Full Service	578817	KENTON BRANCH
OK		Full Service	3108699	UPPER SANDUSKY BRANCH

when this information first became valid in the **Effective Date** column.
column.

or acquisition date in the **Effective Date** column.

ed paper.

Action of Change, Close, Delete, or Add.

v.

Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*
118 EAST LIMA ST.	FOREST	OH	45843	HARDIN	UNITED STATES	Not Required	Not Required
438 SOUTH MAIN ST	KENTON	OH	43326	HARDIN	UNITED STATES	Not Required	Not Required
101 NORTH SANDUSKY AVENUE	UPPER SANDUSKY	OH	43351	WYANDOT	UNITED STATES	Not Required	Not Required

Head Office	Head Office ID_RSSD*	Comments
COMMUNITY FIRST BANK, NATIONAL ASSOCIATION	579319	
COMMUNITY FIRST BANK, NATIONAL ASSOCIATION	579319	
COMMUNITY FIRST BANK, NATIONAL ASSOCIATION	579319	