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.

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.

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 251, that the Reporter and individual consent to public release of all details in the report concerning that individual.

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

RSSID ID 2243093
C.L.

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)

Reporters's Name, Street, and Mailing Address

Community First Bancshares, Inc.
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

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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

COMMUNITY FIRST BANCSHARES, INC.
FOREST, OHIO
Incorporated in Ohio
UNITED STATES OF AMERICA

COMMUNITY FIRST BANK, NATIONAL ASSOCIATION
FOREST, OHIO
UNITED STATES OF AMERICA
100% OWNERSHIP

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

<table>
<thead>
<tr>
<th>(1)(a) name &amp; address</th>
<th>(1)(b) country of citizenship or incorporation</th>
<th>(1)(c) number and percentage of each class of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alan F. Kin</td>
<td>USA</td>
<td>4,012  5.9726% Common Stock</td>
</tr>
<tr>
<td>Upper Sandusky, Ohio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sheryl Haushalter</td>
<td>USA</td>
<td>4,151  6.1794% Common Stock</td>
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<tr>
<td>Findlay, Ohio</td>
<td></td>
<td></td>
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<tr>
<td>USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patricia Kin</td>
<td>USA</td>
<td>3,371  5.0183% Common Stock</td>
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<tr>
<td>Upper Sandusky, Ohio</td>
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<td></td>
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<tr>
<td>USA</td>
<td></td>
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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

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<th>(2)(a) name &amp; address</th>
<th>(2)(b) country of citizenship Or incorporation</th>
<th>(2)(c) number and percentage of each class of voting securities</th>
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</thead>
<tbody>
<tr>
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<td>N/a</td>
<td>N/a</td>
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</table>
FORM FR Y - 6
COMMUNITY FIRST BANCSHARES, INC.
DECEMBER 31, 2014

Report Item 4: Insiders
(1) Daniel C. Harris
Upper Sandusky, OH 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 USA
(2) Attorney at Law

(3)(a) Director
(4)(a) .5210%
(3)(b) Director
(4)(b) None
Community First Bank, N. A.

(3)(c) President
(4)(c) N/A
Fox Ruhlen Co. LPA

(1) Douglas E. Walton
Sycamore, OH USA
(2) Realtor and Auctioneer

(3)(a) Director
(4)(a) .0744%
(3)(b) Director
(4)(b) None
Community First Bank, N. A.

(3)(c) Broker
(4)(c) N/A
Walton Realty & Auction Co. LLC

(1) Jerry L. Huston
Wharton, Oh USA
(2) Retired Farmer

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

(3)(c) N/A
(1) Dr. W. Martin Miller  
Kenton, OH [redacted] USA  
(2) Hardware store owner

(3)(a) Director & Chairman  
(3)(b) Director & Chairman  
Community First Bank, N. A.  
(3)(c) Owner  
Arlington Hardware

(4)(a) .1607%  
(4)(b) None  
(4)(c) N/A

(1) Sheryl A. Haushalter  
Findlay, OH [redacted] USA  
(2) manufacturing business officer

(3)(a) Director  
(3)(b) Director  
Community First Bank, N. A.  
(3)(c) President  
Robinson Fin Machines, Inc.

(4)(a) .9438%  
(4)(b) None

(1) Jalene R. Kin  
Upper Sandusky, OH [redacted] USA  
(2) N/A

(3)(a) Director & President  
(3)(b) Director & President/CEO  
Community First Bank, N. A.  
(3)(c) N/A

(4)(a) .2977%  
(4)(b) None  
(4)(c) N/A

(1) Sharon Haymond  
Forest, OH [redacted] USA  
(2) N/A

(3)(a) Secretary  
(3)(b) Vice President/Cashier  
Community First Bank, N. A.  
(3)(c) N/A

(4)(a) .0148%  
(4)(b) None  
(4)(c) N/A
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<th>STATUS/ACTIVITY</th>
<th>BRANCH SERVICE TYPE</th>
<th>BRANCH ID/RSID</th>
<th>POPULAR NAME</th>
<th>STREET ADDRESS</th>
<th>CITY</th>
<th>STATE</th>
<th>ZIP CODE</th>
<th>COUNTY</th>
<th>COUNTRY</th>
<th>FDIC UNNUMERATION</th>
<th>OFFICE NUMBER</th>
<th>HEAD OFFICE</th>
<th>HEAD OFFICE ID/RSID</th>
<th>COMMENTS</th>
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<td>579319</td>
<td>COMMUNITY FIRST BANK, NATIONAL ASSOCIATION</td>
<td>118 EAST LIMA ST.</td>
<td>FOREST</td>
<td>OH</td>
<td>45843</td>
<td>HARDIN</td>
<td>UNITED STATES</td>
<td>4406</td>
<td></td>
<td>COMMUNITY FIRST BANK, NATIONAL ASSOCIATION</td>
<td>579319</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>528671</td>
<td>KENTON BRANCH</td>
<td>436 SOUTH MAIN ST</td>
<td>KENTON</td>
<td>OH</td>
<td>43326</td>
<td>HARDIN</td>
<td>UNITED STATES</td>
<td>211320</td>
<td></td>
<td>COMMUNITY FIRST BANK, NATIONAL ASSOCIATION</td>
<td>573310</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>312609830366</td>
<td>UPPER SANDUSKY BRANCH</td>
<td>161 NORTH SANDUSKY AVENUE</td>
<td>UPPPER SANDUSKY</td>
<td>OH</td>
<td>43351</td>
<td>WYANDOT</td>
<td>UNITED STATES</td>
<td>253200</td>
<td></td>
<td>COMMUNITY FIRST BANK, NATIONAL ASSOCIATION</td>
<td>573310</td>
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