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)); 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.

I, Richard A Lucas
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 of Holding Company Director and Official
06/09/2015

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014

None

Report's Name, Street, and Mailing Address
Main Street Financial Services Corp.
2001 Main Street, Suite 100
Wheeling, WV 26003

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Robert M Furka
CFO
Name
Title
304-232-2001
Area Code / Phone Number / Extension
304-214-9621
Area Code / FAX Number
rfurka@mymainstreetbank.com
E-mail Address
www.myprmainstreetbank.com
Address (URL) for the Holding Company’s web page

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.
3118900

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.

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

10/2014
FORM FRY-6

MAIN STREET FINANCIAL SERVICES CORP.
2001 MAIN STREET  SUITE 100
WHEELING, WV  26003

FISCAL YEAR ENDING DECEMBER 31, 2014

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.
    TWO COPIES OF THE ANNUAL REPORT ARE NOT INCLUDED.

2: ORGANIZATION CHART

<table>
<thead>
<tr>
<th>MAIN STREET FINANCIAL SERVICES CORP.</th>
<th>=</th>
<th>=</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAIN STREET BANK CORP.</td>
<td>=</td>
<td>=</td>
</tr>
<tr>
<td>WHEELING, WV 100%</td>
<td>=</td>
<td>=</td>
</tr>
<tr>
<td>INCORPORATED IN WEST VIRGINIA</td>
<td>=</td>
<td>=</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MAIN STREET WV STATUTORY TRUST I</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>WILMINGTON, DE 100%</td>
<td>=</td>
</tr>
<tr>
<td>INCORPORATED IN DELAWARE</td>
<td>=</td>
</tr>
</tbody>
</table>
Results: A list of branches for your depository institution: MAIN STREET BANK CORP. (EO, RSSD: 3094695).
This depository institution is held by MAIN STREET FINANCIAL SERVICES CORP (3178900) of WHEELING, WV.
The data are as of 12/31/2014. Data reflects information that was received and processed through 04/06/2015.

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 UNICOR, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</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 UNICOR</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>3094695</td>
<td>MAIN STREET BANK CORP.</td>
<td>2001 MAIN STREET, SUITE 100</td>
<td>WHEELING</td>
<td>WV</td>
<td>26003</td>
<td>OHIO</td>
<td>UNITED STATES</td>
<td>358742</td>
<td>0</td>
<td>MAIN STREET BANK CORP.</td>
<td>3094695</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4521343</td>
<td>MOUNDSVILLE BRANCH</td>
<td>112 NORTH LAFAYETTE AVENUE</td>
<td>MOUNDSVILLE</td>
<td>WV</td>
<td>26041</td>
<td>MARSHALL</td>
<td>UNITED STATES</td>
<td>539518</td>
<td>3</td>
<td>MAIN STREET BANK CORP.</td>
<td>3094695</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3365996</td>
<td>WHEELSBURG BRANCH</td>
<td>1010 COMMERCE ST</td>
<td>WHEELSBURG</td>
<td>WV</td>
<td>26070</td>
<td>BROOKE</td>
<td>UNITED STATES</td>
<td>445598</td>
<td>1</td>
<td>MAIN STREET BANK CORP.</td>
<td>3094695</td>
<td></td>
</tr>
<tr>
<td>OR</td>
<td></td>
<td>Full Service</td>
<td>3921509</td>
<td>ELM GROVE BRANCH</td>
<td>2998 NATIONAL ROAD</td>
<td>WHEELING</td>
<td>WV</td>
<td>26003</td>
<td>OHIO</td>
<td>UNITED STATES</td>
<td>492669</td>
<td>2</td>
<td>MAIN STREET BANK CORP.</td>
<td>3094695</td>
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</tbody>
</table>
FORM FR Y-6
MAIN STREET FINANCIAL SERVICES CORP.
DECEMBER 31, 2014

REPORT ITEM 3: SHAREHOLDERS
(1)a(1)b (1)c (2)a (2)b (2)c

CURRENT SHAREHOLDERS WITH OWNERSHIP, CONTROL, OR HOLDINGS
OF 5% OR MORE WITH POWER TO VOTE AS OF 12-31-14

SHAREHOLDERS NOT LISTED WHO HAD OWNERSHIP
OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE FOR
THE FISCAL YEAR ENDING 12-31-14.

DR. CARLOS C. JIMENEZ
GLENDALE, WV

6.31%  

NONE
<table>
<thead>
<tr>
<th>(1) NAMES &amp; ADDRESS (CITY, STATE, COUNTRY)</th>
<th>(2) PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY</th>
<th>(3)(a) TITLE &amp; POSITION WITH BANK HOLDING COMPANY</th>
<th>(3)(b) TITLE &amp; POSITION WITH SUBSIDIARIES (INCLUDE NAMES OF SUBSIDIARIES)</th>
<th>(4)(a) PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY</th>
<th>(4)(b) PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES (INCLUDE NAMES OF SUBSIDIARIES)</th>
</tr>
</thead>
<tbody>
<tr>
<td>RICHARD A. LUCAS</td>
<td>CEO PRESIDENT DIRECTOR</td>
<td></td>
<td></td>
<td>1.496%</td>
<td></td>
</tr>
<tr>
<td>WHEELING, WV</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BRUCE E. WILSON</td>
<td>CHAIRMAN DIRECTOR</td>
<td></td>
<td></td>
<td>4.151%</td>
<td></td>
</tr>
<tr>
<td>WHEELING, WV</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DANNY C. ADEHLIN</td>
<td>RE INVESTMENT &amp; DEVELOPMENT DIRECTOR</td>
<td></td>
<td></td>
<td>3.712%</td>
<td></td>
</tr>
<tr>
<td>WHEELING, WV</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>THOMAS S. ANTHONY</td>
<td>FINANCIAL PLANNING INVESTMENTS DIRECTOR</td>
<td></td>
<td></td>
<td>0.736%</td>
<td></td>
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<tr>
<td>WHEELING, WV</td>
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<td></td>
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</tr>
<tr>
<td>MICHAEL J. BAKER</td>
<td>LAND DEVELOPMENT &amp; CONSTRUCTION DIRECTOR</td>
<td></td>
<td></td>
<td>4.904%</td>
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</tr>
<tr>
<td>JOHN F. DEBLASSI</td>
<td>PHYSICAL THERAPY DIRECTOR</td>
<td></td>
<td></td>
<td>0.911%</td>
<td></td>
</tr>
<tr>
<td>CHERI A. DEBLASSI</td>
<td></td>
<td></td>
<td></td>
<td>1.740%</td>
<td></td>
</tr>
<tr>
<td>WHEELING, WV</td>
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<tr>
<td>THOMAS P. GALINSKI</td>
<td>HEALTH SERVICES DIRECTOR</td>
<td></td>
<td></td>
<td>2.761%</td>
<td></td>
</tr>
<tr>
<td>WHEELING, WV</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>E. DAVID MATHIEU, JR.</td>
<td>HEALTH MANAGER ORGANIZATION DIRECTOR</td>
<td></td>
<td></td>
<td>0.645%</td>
<td></td>
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<td>WHEELING, WV</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NICHOLAS A. SPARACHANE</td>
<td>INSURANCE SALES DIRECTOR</td>
<td></td>
<td></td>
<td>2.277%</td>
<td></td>
</tr>
<tr>
<td>WHEELING, WV</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
MARK E. STALEY
WHEELING, WV
SALES & SERVICES DIRECTOR

STALEY COMMUNICATIONS (PRESIDENT)
MOBILFONE SERVICE DBA STALEY Paging (PRESIDENT)
STALEY WIRELESS (PRESIDENT)
STALEY RENTALS (PRESIDENT)
MARCO PARTNERS (PRESIDENT)
MARCO INVESTMENTS (PRESIDENT)
CCI PARK (MEMBER)

3.492%

DR. CARLOS C. JIMENEZ
GLENOAK, WV
MEDICAL PRACTICE DIRECTOR SECRETARY

CARLOS C. JIMENEZ MD
PROFESSIONAL CORP (PRESIDENT)

6.310%