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. §§ 246(a)(1), 622, 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.

L. Vickie Johnson
Name of the Holding Company Director and Official
Director & Executive Vice President/CFO
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
03/31/2016
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
RSDD ID 1071342
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015
Month / Day / Year

None
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
McCreary Bancshares, Inc.

Legal Title of Holding Company

PO Box 160
(Mailing Address of the Holding Company) Street / P.O. Box

Whitley City KY 42653
City State Zip Code

47 S Main St, Whitley City, KY 42653
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Barry Braden Corporate Secretary
Name Title

606-376-5031
Area Code / Phone Number / Extension
606-376-5038
Area Code / FAX Number
bbraden@unitedcumberland.com
E-mail Address

None
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 (700-0397), Washington, DC 20503.

12/2015
Report Item 1: Annual Report to Shareholders
McCreary Bancshares does not prepare an annual report for the shareholders.

Report Item 2a: Organization Chart
See Attached

Report Item 2b: Domestic Branch Listing
See Attached

Report Item 3: Securities Holders
See Attached

Report Item 4: Insiders
See Attached
McCreary Bancshares Organization Chart

McCreary Bancshares, Inc.
(Parent Company)
Whitley City, KY
Incorporated in KY

United Cumberland Bank
(Direct Subsidiary)
LEI – NA
Whitley City, KY
Incorporated in KY

McCreary Bancshares, Inc. owns 100% of United Cumberland Bank
Results: A list of branches for your depository institution: UNITED CUMBERLAND BANK (ID_RSSD: 425818).
This depository institution is held by MCF REPO LLC (ID: 425818) at WHITE CITY, KY.
The data are as of 12/31/2020. Data reflects information that was received and processed through 04/07/2021.

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.
Close: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when the information first became valid 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.

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

<table>
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<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>FICU UNNUMBER</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>475818</td>
<td>UNITED CUMBERLAND BANK</td>
<td>47 NORTH MAIN STREET</td>
<td>WHITE CITY</td>
<td>KY</td>
<td>42653</td>
<td>MCCLEARY</td>
<td>UNITED STATES</td>
<td>125</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
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<tr>
<td>OK</td>
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<td>Full Service</td>
<td>361394</td>
<td>PINE KNOT BRANCH</td>
<td>3936 S HIGHWAY 27</td>
<td>PINE KNOT</td>
<td>KY</td>
<td>42655</td>
<td>MCCLEARY</td>
<td>UNITED STATES</td>
<td>183470</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
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<td></td>
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<td>Full Service</td>
<td>485417</td>
<td>NORTH BRANCH</td>
<td>2165 S HIGHWAY 27</td>
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<td>WHITE CITY</td>
<td>KY</td>
<td>42653</td>
<td>MCCLEARY</td>
<td>UNITED STATES</td>
<td>183480</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
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<td>Full Service (Head Office)</td>
<td>118270</td>
<td>SCOTT HIGH DRIVE BR</td>
<td>640 BAKER HIGHWAY</td>
<td>HUNTSVILLE</td>
<td>TN</td>
<td>37346</td>
<td>SCOTT</td>
<td>UNITED STATES</td>
<td>207700</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
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<td>Change</td>
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<td>Full Service</td>
<td>609090</td>
<td>JACOB HIBBARD BRANCH</td>
<td>2628 APPALACHIAN HIGHWAY</td>
<td>JACOB HIBBARD</td>
<td>TN</td>
<td>37755</td>
<td>CAMPBELL</td>
<td>UNITED STATES</td>
<td>439090</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
<td>Corrected Name</td>
<td></td>
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<tr>
<td>Change</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>100739</td>
<td>MUNICIPAL DRIVE BRANCH</td>
<td>156 MUNICIPAL DRIVE</td>
<td>ONEIDA</td>
<td>TN</td>
<td>37841</td>
<td>SCOTT</td>
<td>UNITED STATES</td>
<td>4130</td>
<td>UNITED CUMBERLAND BANK</td>
<td>425818</td>
<td>Corrected spelling</td>
<td></td>
</tr>
</tbody>
</table>
# Form FR Y-6

**McCreary Bancshares, Inc.**  
**Fiscal Year Ending December 31, 2015**

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

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name, City, State Country</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Darrell D. King, Winfield, TN USA</td>
<td>USA</td>
<td>13,000 - 9.71% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
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<tr>
<td>David Ross, Whitley City, KY USA</td>
<td>USA</td>
<td>23,000 - 17.17% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M.A. Winchester, Lexington, KY USA</td>
<td>USA</td>
<td>27,809 - 20.76% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>McCreary Bancshares ESOP, Whitley City, KY USA</td>
<td>USA</td>
<td>30,311 - 22.63% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6  
McCreary Bancshares, Inc.  
Fiscal Year Ending December 31, 2015  

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) Officer & Director  
Farm King, Inc.  
Winfield, TN  
Brewco, LLC  
Winfield, TN  
King Trust  
Winfield, TN  
KT Group, LLC  
Winfield, TN  
KT Minerals, LLC  
Winfield, TN  
DKMJ, Inc.  
Whitley City, KY  
MJ of Somerset, Inc.  
Somerset, KY  
Ross Enterprises #2, LLC  
Whitley City, KY  
| (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) |
|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Darrell D. King  
Winfield, TN USA | Businessman | Director | None | Officer & Director  
Farm King, Inc.  
Winfield, TN  
Brewco, LLC  
Winfield, TN  
Trustee  
King Trust  
Winfield, TN  | 9.71% | None | Farm King, Inc.  
100%  
Brewco, LLC  
25%  
| David Ross  
Whitley City, KY USA | Businessman | Director | None | Officer & Director  
DKMJ, Inc.  
Whitley City, KY  
Officer & Director  
MJ of Somerset, Inc.  
Somerset, KY  
Officer & Director  
Ross Enterprises #2, LLC  
Whitley City, KY  | 17.17% | None | DKMJ  
100%  
MJ of Somerset  
100%  
Ross Enterprises #2, LLC  
100%  

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.A. Winchester, Lexington,</td>
<td>Retiree</td>
<td>Director</td>
<td>None</td>
<td>Officer &amp; Director Ross Land Co, LLC Whitley City, KY</td>
<td>Ross Land Co, LLC 100%</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Officer &amp; Director KD Enterprises, LLC Whitley City, KY</td>
<td>KD Enterprises, LLC 100%</td>
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<td></td>
<td>Officer &amp; Director Frankfort Host, LLC Frankfort, KY</td>
<td>Frankfort Host, LLC 100%</td>
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<td>Officer &amp; Director Bluegrass Hospitality Prop, LLC West Liberty, KY</td>
<td>Bluegrass Hospitality Prop, LLC 50%</td>
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<td></td>
<td>Officer &amp; Director Country Host, LLC Somerset, KY</td>
<td>Country Host, LLC 100%</td>
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<td>Officer &amp; Director Corbin Host, LLC Corbin, KY</td>
<td>Corbin Host, LLC 100%</td>
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<td></td>
<td>Officer &amp; Director Florence-42 W Lodging, LLC Florence, KY</td>
<td>Florence-42 W Lodging, LLC 100%</td>
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<td>Officer &amp; Director Morehead Ventures, LLC Morehead, KY</td>
<td>Morehead Ventures, LLC 63%</td>
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<td>Officer &amp; Director Berea Madison Center Berea, KY</td>
<td>Berea Madison Center 25%</td>
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<td></td>
<td></td>
<td>Officer Auto Plus, LLC</td>
<td>Auto Plus 50%</td>
<td></td>
</tr>
<tr>
<td>(1) Name, Cty, State, Country</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)(a) Title &amp; Position with Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>(4)(a) Percentage of Voting Shares in Holding Company</td>
<td>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
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<tr>
<td>J. C. Egnew Stearns, KY USA</td>
<td>Businessman</td>
<td>Director</td>
<td>None</td>
<td>Director &amp; Officer Outdoor Venture Corp. Stearns, KY</td>
<td>4.05%</td>
<td>None</td>
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<td></td>
<td></td>
<td>Director &amp; Officer Shelter Pro, LLC Stearns, KY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skila Brown Bloomington, IN USA</td>
<td>Former School Teacher</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>3.37%</td>
<td>None</td>
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<tr>
<td>Gordon Kidd Pine Knot, KY USA</td>
<td>N/A</td>
<td>Director &amp; President</td>
<td>Director &amp; CEO (United)</td>
<td>None</td>
<td>1.13%</td>
<td>None</td>
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<tr>
<td>(1) Name, City, State, Country</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)(a) Title &amp; Position with Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(4)(a) Percentage of Voting Shares in Holding Company</td>
<td>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of companies and percentage of voting securities held)</td>
<td>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
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<tr>
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</tr>
<tr>
<td>David Winchester LaFollette, TN USA</td>
<td>Attorney</td>
<td>Director &amp; Chairman</td>
<td>None</td>
<td>None</td>
<td>0.71%</td>
<td>None</td>
</tr>
<tr>
<td>Tim Lavender Whitley City, KY USA</td>
<td>Attorney</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>0.58%</td>
<td>None</td>
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<tr>
<td>James Johnson Stearns, KY USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director &amp; President (United Cumberland Bank)</td>
<td>None</td>
<td>0.15%</td>
<td>None</td>
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<tr>
<td>Vickie Johnson Stearns, KY USA</td>
<td>N/A</td>
<td>Director &amp; Exec. Vice President</td>
<td>CFO (United Cumberland Bank)</td>
<td>None</td>
<td>0.15%</td>
<td>None</td>
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