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. §§ 3105(a) and 3108(a)); sections 11(a)(1), 25, and 26A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 818, 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.

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/ESST formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Henry H. Deibel
Name of the Holding Company Director and Official
CEO and President
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
03/01/2018
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
23766490
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2017
Month / Day / Year
None
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)
Reporters Name, Street, and Mailing Address
Community First Bancorp, Inc.
Legal Title of Holding Company
444 Main St., P.O. Box 130
(Mailing Address of the Holding Company) Street / P.O. Box
Reynoldsburg
PA 15851
City State Zip Code
Not Applicable
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Ashley L. Springer
Loan/Finance Accountant
Name
Title
814/653-8232/146
Area Code / Phone Number / Extension
814/653-2106
Area Code / Fax Number:
aspringer@cf-bank.com
E-mail Address
www.cf-bank.com
Address (URL) for the Holding Company’s web page

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 131 hours per response, with an average of 6.63 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, 200th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7106-0237), Washington, DC 20503.

03/2018
Report Item 1:  Annual Report to Shareholders will be sent at a later date

Report Item 2A:

Organization Chart

Community First Bancorp, Inc.  
(One Bank Holding Company)  
LEI - None  
Reynoldsville, PA  
State of Incorporation - Pennsylvania

Community First Bank  
(100% Ownership by Community First Bancorp, Inc.)  
LEI - None  
Reynoldsville, PA  
State of Incorporation - Pennsylvania

Community First Bancorp, Inc. owns 100% of Community First Bank's common stock and is Community First Bancorp, Inc.'s only investment subject to this item.

Report Item 2B:  Domestic Branch Listing

Submitted Early via email on 1/11/2018

Report Item 3(1) (A), (B), and (C):  5% Shareholders of Bank Holding Co. (Community First Bancorp, Inc.)

<table>
<thead>
<tr>
<th>NAME</th>
<th>COUNTRY OF CITIZENSHIP OR INCORPORATION</th>
<th># SHARES OF COMMON STOCK OWN</th>
<th>PERCENT OF CLASS OWN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deible Family Control Group **</td>
<td>USA</td>
<td>141,374</td>
<td>37.70%</td>
</tr>
<tr>
<td>Reynoldsville, PA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>** Consisting of:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Henry H. Deible &amp; Mary M. Deible (Joint)</td>
<td>USA</td>
<td>49,341</td>
<td>13.16%</td>
</tr>
<tr>
<td>Reynoldsville, PA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Henry H. Deible (Individual)  
Reynoldsville, PA                     | USA                                    | 4,750                        | 1.27%                |
| Northern Horizons, LLC (related interest of Henry H. Deible)  
Reynoldsville, PA                     | USA                                    | 5,967                        | 1.59%                |
| Henry H. Deible II  
Falls Creek, PA                        | USA                                    | 320                          | 0.09%                |
Eugene E. Deible, III  
Reynoldsville, PA  
USA  
40,029  
10.67%

Patricia E. Beach & Donald Beach (Joint)  
Landing, NJ  
USA  
36,142  
9.64%

Patricia E. Beach & Timothy Beach (Joint)  
Landing, NJ  
USA  
1,500  
0.40%

Patricia E. Beach & Christopher Beach (Joint)  
Landing, NJ  
USA  
1,500  
0.40%

Mildred O'Bryon & James O'Bryon (Joint)  
Reynoldsville, PA  
USA  
1,325  
0.35%

Lynne Cebulske  
PA Furnace, PA  
USA  
250  
0.07%

William Cebulske  
Reynoldsville, PA  
USA  
250  
0.07%

Total for Deible Family Control Group:  
141,374  
37.70%

Report Item 3 (2):  
5% Shareholders During Year Other Than Above  
None

Report Item 4 (1-4):  
Continued on Next Page
<table>
<thead>
<tr>
<th>Name, City, State, County</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (Include names of other Subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (Include Names of Other Businesses)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (Include Names of Subsidiaries)</th>
<th>List Names of Other Companies (Include Partnerships) if 25% or More of Voting Securities are Held (List Names of Companies and Percentage of Voting Securities Held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary M. Deible, Reynoldsburg, PA, USA</td>
<td>Retired Store Owner</td>
<td>Principal Securities Holder</td>
<td>None</td>
<td>None</td>
<td>**</td>
<td>None</td>
</tr>
<tr>
<td>W. Jay Chamberlin, Brookville, PA, USA</td>
<td>N/A</td>
<td>None</td>
<td>SVP of Lending and Chief Credit Officer (Community First Bank)</td>
<td>Director, Secretary, and Treasurer of Clearfield-Jefferson Regional Airport Authority</td>
<td>0.17%</td>
<td>None</td>
</tr>
<tr>
<td>Michael D. Robinson, Sr., Reynoldsburg, PA, USA</td>
<td>N/A</td>
<td>None</td>
<td>SVP of Finance and Operations (Community First Bank)</td>
<td>None</td>
<td>0.04%</td>
<td>None</td>
</tr>
<tr>
<td>Patricia E. Beach, Lading, NJ, USA</td>
<td>Retired School Teacher</td>
<td>Principal Securities Holder</td>
<td>None</td>
<td>None</td>
<td>10.44%</td>
<td>None</td>
</tr>
<tr>
<td>Eugene V. Zanot, Reynoldsburg, PA, USA</td>
<td>Retired Store Owner</td>
<td>Director and Chairman</td>
<td>Director and Chairman (Community First Bank)</td>
<td>None</td>
<td>1.60%</td>
<td>None</td>
</tr>
<tr>
<td>Robert M. Hanak, DuBois, PA, USA</td>
<td>Attorney</td>
<td>Director</td>
<td>Director (Community First Bank)</td>
<td>Attorney with Hanak, Guido, &amp; Taladay, Director of DuPenn Inc., General Partner of Hanak Limited Partnership</td>
<td>1.72%</td>
<td>None</td>
</tr>
</tbody>
</table>

** Mary M. Deible owns 49,341 shares (13.16%) jointly with Henry H. Deible
<table>
<thead>
<tr>
<th>Name, City, State, County</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (Include names of other Subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (Include Names of Other Businesses)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (Include Names of Subsidiaries)</th>
<th>4(C) List Names of Other Companies (Include Partnerships) if 25% or More of Voting Securities are Held (List Names of Companies and Percentage of Voting Securities Held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Harry E. Kunselman</td>
<td>Dentist</td>
<td>Director</td>
<td>Director (Community First Bank)</td>
<td>Sole Proprietor of Harry E. Kunselman DMD</td>
<td>0.75%</td>
<td>None</td>
<td>Harry E. Kunselman DMD (100%)</td>
</tr>
<tr>
<td>Reynoldsville, PA, USA</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Henry H. Deible II</td>
<td>Real Estate Investor</td>
<td>Director</td>
<td>Director (Community First Bank)</td>
<td>President of Forestland Investments, LLC 50% Owner of Sustainable Forestry Consultants, LLC</td>
<td>0.09%</td>
<td>None</td>
<td>Forestland Investments, LLC (50%) Sustainable Forestry Investments, LLC (100%)</td>
</tr>
<tr>
<td>Falls Creek, PA, USA</td>
<td></td>
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</tr>
<tr>
<td>Eugene E. Deible III</td>
<td>N/A</td>
<td>Director, Vice-President, Secretary, Treasurer, &amp; Principal Securities Holder</td>
<td>Director, Vice-President, Secretary, Treasurer (Community First Bank)</td>
<td>None</td>
<td>10.67%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Reynoldsville, PA, USA</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Henry H. Deible</td>
<td>N/A</td>
<td>Director, CEO, President, &amp; Principal Securities Holder</td>
<td>Director, CEO, &amp; President (Community First Bank)</td>
<td>President of Reynoldsville Area Industrial Development President and Secretary of Northern Horizons, LLC Director and Part Owner of Division Street Properties 50% Owner of Forestland Investments 50% Owner of Sustainable Forestry Consultants, LLC</td>
<td>14.43%</td>
<td>None</td>
<td>Northern Horizons, LLC (100%) Forestland Investments, LLC (50%) Sustainable Forestry Investments, LLC (100%)</td>
</tr>
<tr>
<td>Reynoldsville, PA, USA</td>
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</tr>
</tbody>
</table>
### 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.

<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 UNINUM*</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>188926</td>
<td>COMMUNITY FIRST BANK</td>
<td>444 MAIN STREET</td>
<td>REYNOLDSVILLE</td>
<td>PA</td>
<td>15851</td>
<td>JEFFERSON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>COMMUNITY FIRST BANK</td>
<td>188926</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4212454</td>
<td>CLARION BRANCH</td>
<td>801 MAIN ST</td>
<td>CLARION</td>
<td>PA</td>
<td>16214</td>
<td>CLARION</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>COMMUNITY FIRST BANK</td>
<td>188926</td>
<td></td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3517031</td>
<td>PUNXSUTAWNEY OFFICE</td>
<td>102 INDIANA STREET</td>
<td>PUNXSUTAWNEY</td>
<td>PA</td>
<td>15767</td>
<td>JEFFERSON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>COMMUNITY FIRST BANK</td>
<td>188926</td>
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<tr>
<td>OK</td>
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<td>Full Service</td>
<td>3516968</td>
<td>SYKESVILLE BRANCH</td>
<td>101 SYKES STREET</td>
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<td>PA</td>
<td>15865</td>
<td>JEFFERSON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>COMMUNITY FIRST BANK</td>
<td>188926</td>
<td></td>
</tr>
</tbody>
</table>