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(e)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611e), 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.

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

I, Scott B. Daum
Name of the Holding Company Director and Official
President and 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
03/29/2018
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
RSSD ID 2687601
C.I. __________

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2017

Mailing Address of the Holding Company (Street / P.O. Box): Fryburg PA 16326

City State Zip Code
19535 Route 208, Fryburg PA 16326
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Scott B. Daum
Name
President and CEO
Title
414-354-7311 x114
Area Code / Phone Number / Extension
814-354-7398
Area Code / FAX Number
sdaum@fun-bank.com
E-Mail Address
none
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? (Write only)
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."

03/20/18
Report Item

1: The bank holding company is NOT registered with the SEC. It does, however, prepare an annual report for its shareholders. Two (2) copies are enclosed.

2a: Organizational Chart

[Diagram of organizational structure]

2b: Domestic branch listing provided to Federal Reserve Bank. A copy is attached.

*All information was correct as of December 31, 2017.*
Results: A list of branches for your depository institution: **FIRST UNITED NATIONAL BANK (ID_RS5O: 127224)**.

This depository institution is held by **FIBUSING BANKING COMPANY, INC. (7687601) of FIBUSING, PA**.

The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

**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, rewrite the data, enter ‘Change’ in the **Data Action** column, and the data when this information first becomes 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 emailing this to your FRB contact, put your institution name, city and state in the subject line of the email.

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://sy10online.federalreserve.gov.

* FRIC UNNUM, Office Number, and ID_RS5O 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_RS5O*</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>FRIC_UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RS5O*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>127224</td>
<td>Full Service (Head Office)</td>
<td>127224</td>
<td>FIRST UNITED NATIONAL BANK</td>
<td>ROUTE 157 &amp; ROUTE 108</td>
<td>EMBURG</td>
<td>PA</td>
<td>16315</td>
<td>CLARION</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>127224</td>
<td>127224</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>127224</td>
<td>Full Service</td>
<td>261679</td>
<td>CLARION BRANCH</td>
<td>400 LIBERTY STREET</td>
<td>CLARION</td>
<td>PA</td>
<td>16314</td>
<td>CLARION</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>127224</td>
<td>127224</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>127224</td>
<td>Full Service</td>
<td>301008</td>
<td>CRANBERRY BRANCH</td>
<td>1120 HOSS DRIVE</td>
<td>ORANBERY</td>
<td>PA</td>
<td>16314</td>
<td>CRANBERRY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>127224</td>
<td>127224</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>127224</td>
<td>Full Service</td>
<td>710002</td>
<td>FRANKLIN BRANCH</td>
<td>1389 LIBERTY STREET</td>
<td>FRANKLIN</td>
<td>PA</td>
<td>16314</td>
<td>FRANKLIN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>127224</td>
<td>127224</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>127224</td>
<td>Full Service</td>
<td>144444</td>
<td>NEW BETHLEHEM OFFICE</td>
<td>244 WOOD STREET</td>
<td>NEW BETHLEHEM</td>
<td>PA</td>
<td>16314</td>
<td>NEW BETHLEHEM</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>127224</td>
<td>127224</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>127224</td>
<td>Full Service</td>
<td>710127</td>
<td>OIL CITY BRANCH</td>
<td>5 CENTRAL AVENUE</td>
<td>OIL CITY</td>
<td>PA</td>
<td>16314</td>
<td>OIL CITY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>127224</td>
<td>127224</td>
<td></td>
</tr>
</tbody>
</table>
### Form FR Y-6
Fryburg Banking Company, Inc.
Fiscal year Ending December 31, 2017

#### 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>Leon A. Eisenman &amp; Betty L. Eisenman Tionesta, PA USA</td>
<td>USA</td>
<td>1,010 - 9.03% Common Stock</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmers Mutual Ins. Co. Maribie, PA USA</td>
<td>USA</td>
<td>900 - 8.05% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ruth A. Jeannerat Harrisburg, PA USA</td>
<td>USA</td>
<td>755 - 6.75% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Victoria L. Wagner Boston, MA USA</td>
<td>USA</td>
<td>570 - 5.09% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Form FR Y-6
Fryburg Banking Company, Inc.
Fiscal year Ending December 31, 2017

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<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>
<th>(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)</th>
</tr>
</thead>
</table>
| Garrett L. Carulli
Tionesta, PA
USA | Banker | n/a | Vice President
First United National Bank | n/a | .02% | None | n/a |
| Scott B. Daum
Tionesta, PA
USA | n/a | Director, President & CEO | President & CEO
First United National Bank | n/a | .27% | None | n/a |
| Leon A. Eisenman
Tionesta, PA
USA | Retired | Director | Director
First United National Bank | n/a | 9.03% | None | n/a |
| Bradley F. Kendzior
Franklin, PA
USA | Orthodontist | Director | Director
First United National Bank | Owner - Kendzior Orthodontics | .04% | None | n/a |
| David B. Koerner
Oil City, PA
USA | Banker | n/a | Vice President
First United National Bank | n/a | None | None | n/a |
<table>
<thead>
<tr>
<th>Name and Title</th>
<th>State, City</th>
<th>Occupation</th>
<th>Position</th>
<th>Company/Group</th>
<th>Ownership</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richard L. Mong</td>
<td>Seneca, PA</td>
<td>Retired</td>
<td>Director</td>
<td>First United</td>
<td>n/a</td>
<td>.89%</td>
</tr>
<tr>
<td></td>
<td>USA</td>
<td></td>
<td>National Bank</td>
<td></td>
<td></td>
<td>None n/a</td>
</tr>
<tr>
<td>Martha J. Schimp</td>
<td>Shippenville, PA USA</td>
<td>Retired</td>
<td>Director &amp; Corporate Secretary</td>
<td>First United National Bank</td>
<td>n/a</td>
<td>2.68%</td>
</tr>
<tr>
<td></td>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>None n/a</td>
</tr>
<tr>
<td>Jared L. Skinner</td>
<td>Mayport, PA</td>
<td>Car Dealer</td>
<td>Director</td>
<td>President - Skinner Group</td>
<td>.18%</td>
<td>None Skinner Group 100%</td>
</tr>
<tr>
<td></td>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>None n/a</td>
</tr>
<tr>
<td>Ronald L. Thompson, Jr.</td>
<td>Shippenville, PA USA</td>
<td>Banker</td>
<td>CFO</td>
<td>First United</td>
<td>n/a</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>USA</td>
<td></td>
<td>National Bank</td>
<td></td>
<td></td>
<td>None n/a</td>
</tr>
<tr>
<td>Jody P. Weaver</td>
<td>Fryburg, PA</td>
<td>Retired</td>
<td>Director</td>
<td>Director - First United National Bank Electric Co-op</td>
<td>1.86%</td>
<td>None n/a</td>
</tr>
<tr>
<td></td>
<td>USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>None n/a</td>
</tr>
<tr>
<td>Russell A. Weaver, II</td>
<td>Shippenville, PA USA</td>
<td>Retired</td>
<td>Director</td>
<td>First United</td>
<td>n/a</td>
<td>4.43%</td>
</tr>
<tr>
<td></td>
<td>USA</td>
<td></td>
<td>National Bank</td>
<td></td>
<td></td>
<td>None n/a</td>
</tr>
</tbody>
</table>