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. §§ 310(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850c(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/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Main Street Financial Services Corp.
2001 Main Street Suite 100
Wheeling WV 26003

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Robert M Furka CFO
304-232-2001
304-214-9621
rfurka@mymainstreetbank.com

Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? [ ] Yes [ ] No

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.

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

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
CIC

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.

03/2018
FORM FRY-6

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

FISCAL YEAR ENDING DECEMBER 31, 2017

REPORT ITEM

1  THE BHC DOES PREPARE AN ANNUAL REPORT FOR ITS SHAREHOLDERS.
   TWO COPIES OF THE ANNUAL REPORT ARE NOT INCLUDED.
   TWO COPIES OF THE ANNUAL REPORT ARE SENT UNDER SEPARATE COVER.

2:  ORGANIZATION CHART

MAIN STREET FINANCIAL SERVICES CORP.
WHEELING, WV
LEI #: 549300JREW563YV67Y73

MAIN STREET BANK CORP.
WHEELING, WV  100%
INCORPORATED IN WEST VIRGINIA
LEI #: 549300N4D45V7JFCUS34

MAIN STREET WV STATUTORY TRUST I
WILMINGTON, DE  100%
INCORPORATED IN DELAWARE
LEI #: N/A
FORM FR Y-6
MAIN STREET FINANCIAL SERVICES CORP.
DECEMBER 31, 2017

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 12-31-17

SHAREHOLDERS NOT LISTED WHO HAD OWNERSHIP
OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE FOR
THE FISCAL YEAR ENDING 12-31-17.

NONE

DR. CARLOS C. JIMENEZ
GLENDALE, WV
USA
6.87% 238,684 SHARES

MICHAEL E BAKER
WHEELING, WV
USA
5.31% 184,410 SHARES
Results: A list of branches for your holding company: MAIN STREET FINANCIAL SERVICES CORP (317890) of WHEELING, WV.
The data as of 12/31/2017. Data reflects information that was received and processed through 02/04/2018.

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, review 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://y10 rundown. federalreserve.gov.

* FINC UNNUM, Office Number, and ID RSD* 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, RSD*</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>FINC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID, RSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>3034405</td>
<td>MAIN STREET BANK CORP</td>
<td>1201 MAIN STREET, SUITE 100</td>
<td>WHEELING</td>
<td>WV</td>
<td>26003</td>
<td>OHIO</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
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<tr>
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<td></td>
<td>Full Service</td>
<td>4525145</td>
<td>MOUND SDVILLE BRANCH</td>
<td>317 NORTH LAFAYETTE AVE</td>
<td>MOUND SDVILLE</td>
<td>WV</td>
<td>26341</td>
<td>MARSHALL</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
<td>MAIN STREET BANK CORP</td>
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<td>OK</td>
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<td>Full Service</td>
<td>3493504</td>
<td>WELLSBURG BRANCH</td>
<td>2160 COMMERCE ST</td>
<td>WELLSBURG</td>
<td>WV</td>
<td>26775</td>
<td>BUCKS</td>
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<td>3621350</td>
<td>LUM GROVE BRANCH</td>
<td>2038 NATIONAL ROAD</td>
<td>MUNDELINE</td>
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<td>UNITED STATES</td>
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<td>Not Required</td>
<td>MAIN STREET BANK CORP</td>
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<tr>
<td>(1) NAMES &amp; ADDRESS (CITY, STATE, COUNTRY)</td>
<td>(2) PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY</td>
<td>(3)(a) TITLE &amp; POSITION WITH BANK HOLDING COMPANY</td>
<td>(3)(b) TITLE &amp; POSITION WITH SUBSIDIARIES (INCLUDE NAMES OF SUBSIDIARIES)</td>
<td>(4)(a) MAIN STREET BANK CORP</td>
<td>(4)(b) TITLE &amp; POSITION WITH OTHER BUSINESSES (INCLUDE NAMES OF OTHER BUSINESSES)</td>
<td>(4)(c) PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY</td>
<td>(4)(d) PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES (INCLUDE NAMES OF COMPANIES AND PERCENT OF VOTING SECURITIES HELD)</td>
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<td>RICHARD A. LUCAS</td>
<td>CEO</td>
<td>CEOR</td>
<td></td>
<td>1.000%</td>
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<td>USA</td>
<td>DIRECTOR</td>
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<tr>
<td>BRIECE E. WILSON</td>
<td>CHAIRMAN</td>
<td>CHAIRMAN</td>
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<td>4.689%</td>
<td>N/A</td>
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<td>25.00%</td>
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<td>DANNY C. ASHRODT</td>
<td>RE INVESTMENT &amp; DEVELOPMENT</td>
<td>DIRECTOR</td>
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<td>3.729%</td>
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<td>THOMAS S. ANTHONY</td>
<td>FINANCIAL PLANNING INVESTMENTS</td>
<td>DIRECTOR</td>
<td>ANTHONY INVESTMENT MANAGEMENT LLC (PRESIDENT)</td>
<td>0.549%</td>
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<td>TREASURER</td>
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<td>MICHAEL J. BANFR</td>
<td>LAND DEVELOPMENT &amp; CONSTRUCTION</td>
<td>DIRECTOR</td>
<td>CCI PARK (MEMBER)</td>
<td>5.519%</td>
<td>N/A</td>
<td>100.00%</td>
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<tr>
<td>JOHN F. DEBLASSIS</td>
<td>PHYSICAL THERAPY</td>
<td>DIRECTOR</td>
<td>HEAD OF PHYSICAL THERAPY</td>
<td>0.629%</td>
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<tr>
<td>CHERIA A. DEBLASSIS</td>
<td>SR VICE PRESIDENT</td>
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<td>LIST NAMES OF OTHER COMPANIES (INCLUDES PARTNERSHIPS) IF 20% OR MORE OF VOTING SECURITIES ARE HELD BY NAMES OF COMPANIES AND PERCENT OF VOTING SECURITIES HELD</td>
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<tr>
<td>Name</td>
<td>Position</td>
<td>Company/Role</td>
<td>Percentage</td>
<td>Notes</td>
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<tr>
<td>Thomas P. Galingro</td>
<td>Director</td>
<td>Director, Emeritus CEO, Ohio Valley Health Services</td>
<td>2.80%</td>
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<tr>
<td>E. David Mathieu, Jr.</td>
<td>Director</td>
<td>Vice President of Marketing, The Health Plan</td>
<td>0.65%</td>
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<tr>
<td>Nicholas A. Sapachani</td>
<td>Director</td>
<td>Director, USI Insurance Services (Insurance Sales), Sparachani Reality (President), UNDO's West (Member), Sparachani Enterprises (Manager), Sparachani Group (Member), CCI Park (Member)</td>
<td>3.00%</td>
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<tr>
<td>Mark E. Staley</td>
<td>Director</td>
<td>Director, Triconnek LP (Principal), Staley Wireless (General Partner), Staley Rentals (President), Marco Partners (President), Marco Investments (President)</td>
<td>67.37%</td>
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<td>Carlos C. Jimenez</td>
<td>Director</td>
<td>Director, Carlos C Jimenez MD, Professional Corp. (President)</td>
<td>6.67%</td>
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