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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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OCT 03 2016

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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

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, Edward J. Sargood

Name of the Holding Company Director and Official

CFO, SVP of Finance

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  
10/04/2016  
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

RSSD ID \_\_\_\_\_  
C.I. \_\_\_\_\_

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

June 30, 2016

Month / Day / Year

n/a

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Community Financial Mutual Holding Company

Legal Title of Holding Company

155 North Street

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

Bennington VT 05201  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Edward J. Sargood CFO, SVP of Finance

Name Title

802-445-7912

Area Code / Phone Number / Extension

802-447-7295

Area Code / FAX Number

esargood@bennbank.com

E-mail Address

www.thebankofbennington.com

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

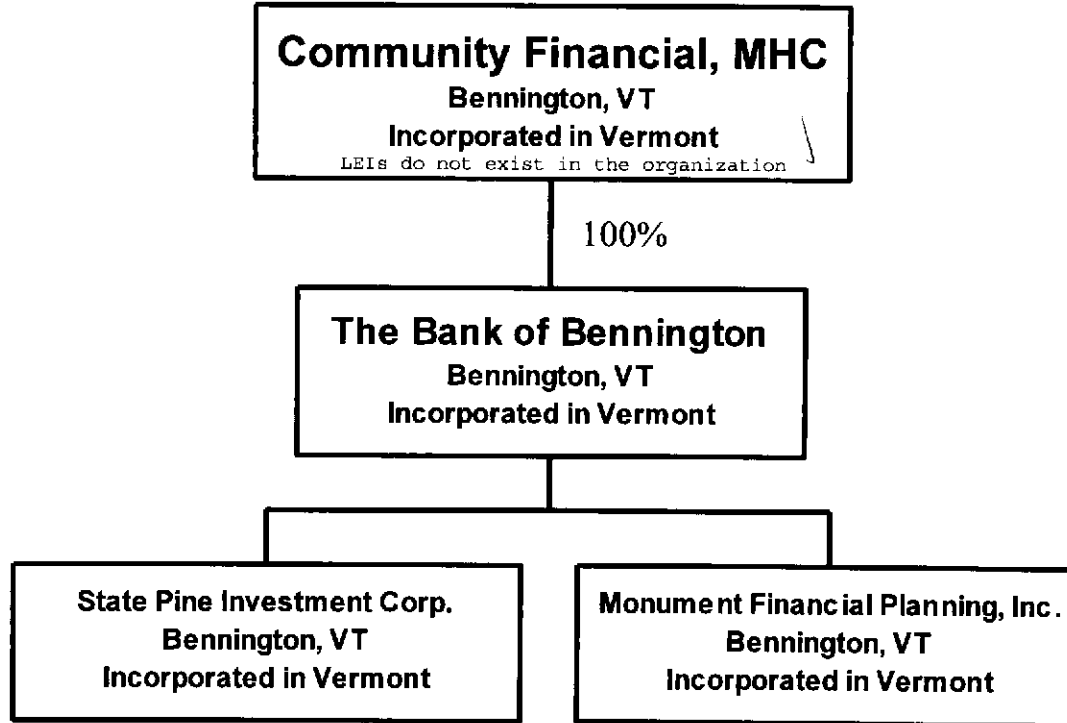
2016

Form FRY-6

Community Financial Mutual Holding Company

Bennington, VT

Fiscal Year Ending June 30, 2016



**Report Item 2b:**

**The Bank of Bennington**

**Main Office:** 155 North Street  
Bennington VT 05201  
802-442-8121

**Branches:** 78 Center Hill Rd  
Manchester Center VT 05255  
802-362-4760

3198 Route 7A  
Arlington, VT 05250  
802-375-2319

32 Phyllis Lane  
Bennington, VT 05201  
802-445-3123

**Loan Production Office:**

110 Merchants Row  
Rutland, VT 05701  
802-774-5017

Form FR Y-6  
Community Financial MHC  
Fiscal Year Ending June 30, 2016

**Report Item 4: Insiders**

Name, City, State, Country				Principal Occupation if other than with Holding Company	Title & Position with Holding Company (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List name s of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
<b>DIRECTORS</b>									
Paquin	Thomas	T.	North Bennington, VT	USA Pres., T&M Enterprises, Inc.	Director & Treasurer	President, T&M Enterprises, Inc.			
Chamberlain	Charles	C.	Manchester, VT	USA Attorney(retired)/Consultant/Foundation Trustee	Director	Attorney(retired), Consultant, Foundation Trustee			
Keneally	Gerald	M.	Melbourne, FL	USA	Director (retired President & CEO, The Bank of Bennington)				
Donavan	Mark	A.	Bennington, VT	USA Healthcare Consultant	Director	Healthcare Consultant			
Brown	James	D.	Greenwich, NY 12834	USA President, The Bank of Bennington	Director & President (The Bank of Bennington)				
Horst	James	R.	Bennington, VT 05201	USA Owner/Operator, Mt. Anthony Farms	Director & Chairman	Owner/Operator, Mt. Anthony Farms			
Kilburn	Michael	W.	Manchester Ctr, VT 05255	USA Owner/Operator, Dees Electrical Services, Inc.	Director	Owner/Operator, Dees Electrical Services, Inc.			
Nemlich	Pamela	A.	Manchester Ctr, VT 05255	USA Recruiting and Compensation Manager, The Orvis Company, Inc.	Director	Recruiting and Compensation Manager, The Orvis Company, Inc.			
Belnap	Florence	M.	Arlington, VT 05250	USA CFO, Mack Molding	Director	CFO, Mack Molding			
Salem	Justin	P.	Bennington, VT 05201	USA Owner/Operator, Salem Dentistry	Director	Owner/Operator, Salem Dentistry			
Morrissey	Jason	P.	North Bennington, VT	USA Attorney	Director	Owner/Operator, Jason P. Morrissey & Sarah E. Wilson - Attorneys At Law			
Ahearn	John	M.	Bennington, VT 05201	USA CFO, Riefenburg Construction	Director	CFO, Riefenburg Construction	Director		
<b>EXECUTIVE OFFICERS</b>									
Callahan	Mary	D.	Hoosick Falls, NY 12090	USA	Sr. VP Branch Administration (The Bank of Bennington)				
Sargood	Edward	J.	Hoosick Falls, NY 12090	USA	Sr. VP Finance, CFO (The Bank of Bennington)				
Bardin	David	E.	Wells, VT 05774	USA	Sr. VP of Lending (The Bank of Bennington)				