

Board of Governors of the Federal Reserve System



# 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(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, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. 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.

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

**June 30, 2020**

Month / Day / Year

n/a

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

Reporter's Name, Street, and Mailing Address

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.

**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

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.

*[Handwritten Signature]*  
 Signature of Holding Company Director and Official  
 09/23/2020  
 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. \_\_\_\_\_

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."

Form FRY-6

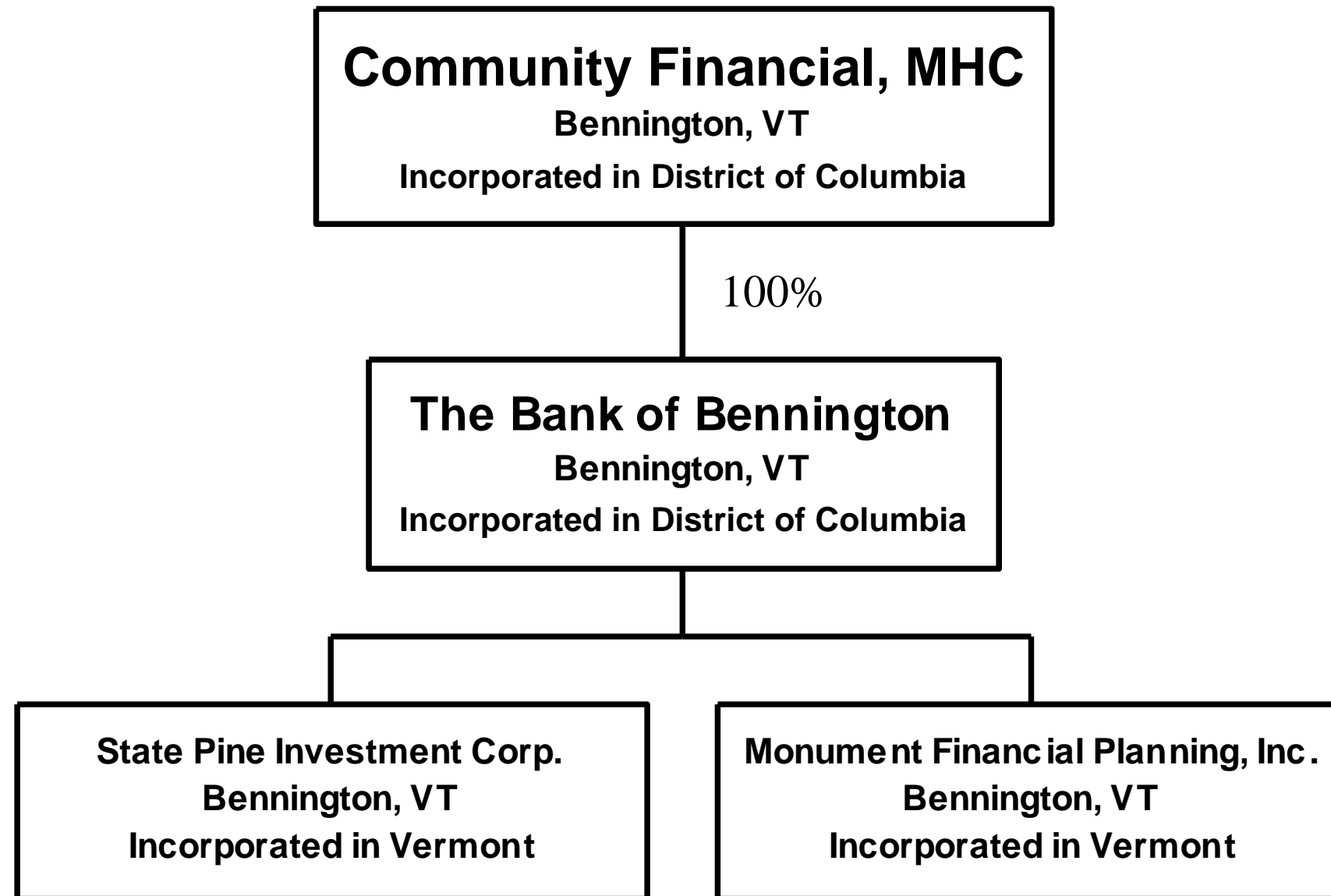
Community Financial Mutual Holding Company

155 North Street

Bennington, VT 05201

LEI: None Exists

Fiscal Year Ending June 30, 2020



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

143 Woodstock Ave  
Rutland, VT 05701  
802-774-5085

Form FR Y-6  
Community Financial MHC  
Fiscal Year Ending June 30, 2020

**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>										
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)				
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			
Brownlee	William	W.	Manchester Ctr, VT 05255	USA	Owner/Operator, H.N. Williams Store	Director	Owner/Operator, H.N. Williams Store			
Cohen	Laurie	T.	Bennington, VT 05201	D	Partner, Nixon Peabody LLP	Director	Partner, Nixon Peabody LLP			
<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)				
McLenithan	Shannon	L.	Bennington, VT 05201	USA		Sr. VP of Residential Lending (The Bank of Bennington)				