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 3106(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.

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.

Edward J. Sargood
Name of the Holding Company Director and Official
CFO, SVP of Finance
Title

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
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.

Date of Report (top-tier holding company's fiscal year-end):
June 30, 2020

Month / Day / Year

n/a

Reportor’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reportor’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.thelbankofbennington.com

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

Is confidential treatment requested for any portion of this report submission? ——

☐ No

☐ 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 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.

12/2019
Community Financial Mutual Holding Company
155 North Street
Bennington, VT 05201
LEI: None Exists
Fiscal Year Ending June 30, 2020

Form FRY-6

Community Financial, MHC
Bennington, VT
Incorporated in District of Columbia

100%

The Bank of Bennington
Bennington, VT
Incorporated in District of Columbia

State Pine Investment Corp.
Bennington, VT
Incorporated in Vermont

Monument Financial Planning, Inc.
Bennington, VT
Incorporated in Vermont
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
## Report Item 4: Insiders

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company (include names of 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 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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donavan</td>
<td>Healthcare Consultant</td>
<td>Director</td>
<td>Healthcare Consultant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brown</td>
<td>President, The Bank of Bennington</td>
<td>Director &amp; President (The Bank of Bennington)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kilburn</td>
<td>Owner/Operator, Dees Electrical Services, Inc.</td>
<td>Director</td>
<td>Owner/Operator, Dees Electrical Services, Inc.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nemlich</td>
<td>Recruiting and Compensation Manager, The Orvis Company, Inc.</td>
<td>Director</td>
<td>Recruiting and Compensation Manager, The Orvis Company, Inc.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Belnap</td>
<td>Owner/Operator, Dees Electrical Services, Inc.</td>
<td>Director</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salem</td>
<td>CFO, Mack Molding</td>
<td>Director</td>
<td>CFO, Mack Molding</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Morrisey</td>
<td>Attorney</td>
<td>Director</td>
<td>Owner/Operator, Jason P. Morrisey &amp; Sarah E. Wilson - Attorneys At Law</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Ahearn</td>
<td>CFO, Riefenburg Construction</td>
<td>Director</td>
<td>CFO, Riefenburg Construction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brownlee</td>
<td>Owner/Operator, H.N. Williams Store</td>
<td>Director</td>
<td>Owner/Operator, H.N. Williams Store</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Cohen</td>
<td>Partner, Nixon Peabody LLP</td>
<td>Director</td>
<td>Partner, Nixon Peabody LLP</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DIRECTORS**

**EXECUTIVE OFFICERS**

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Title</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Callahan</td>
<td>Sr. VP Branch Administration (The Bank of Bennington)</td>
<td></td>
</tr>
<tr>
<td>Sargood</td>
<td>Sr. VP Finance, CFO (The Bank of Bennington)</td>
<td></td>
</tr>
<tr>
<td>Bardin</td>
<td>Sr. VP of Lending (The Bank of Bennington)</td>
<td></td>
</tr>
<tr>
<td>McLenithan</td>
<td>Sr. VP of Residential Lending (The Bank of Bennington)</td>
<td></td>
</tr>
</tbody>
</table>

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