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FR Y-6  
OMB Number 7100-0297  
Approval expires September 30, 2018  
Page 1 of 2

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)); 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.

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

December 31, 2015

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

Community First Financial Corporation

Legal Title of Holding Company

201 West Sycamore Street

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

Kokomo IN 46901  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Craig R. Huffman Treasurer

Name Title

765-456-4300

Area Code / Phone Number / Extension

765-236-1873

Area Code / FAX Number

chuffman@cfindiana.com

E-mail Address

www.cfindiana.com

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

I, Robert D. Blume

Name of the Holding Company Director and Official

President

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

04/18/2016

Date of Signature

For holding companies not registered with the SEC— Indicate status of Annual Report to Shareholders: [X] 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. 3921816

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." [X] No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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.

Form FR Y- 6  
Community First Financial Corporation  
Kokomo, IN  
Fiscal Year Ending December 31, 2015

Report Item:

1: The holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, 3 copies of the audited annual report for the bank holding company are included.

2a: Organizational Chart



Please note that neither of the entities listed above has an LEI.

2b: Branch review was completed on 1/28/2016 and emailed. A copy of the form is attached.

3: Securities Holders – See attached.

4: Insiders – See attached.

**Results:** A list of branches for your depository institution: **COMMUNITY FIRST BANK OF INDIANA (ID\_RSSD: 3165357)**.  
 This depository institution is held by **COMMUNITY FIRST FINANCIAL CORPORATION (3921816)** of **KOKOMO, IN**.  
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

**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, revise 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 PR 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://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	3165357	COMMUNITY FIRST BANK OF INDIANA	201 WEST SYCAMORE STREET	KOKOMO	IN	46901	HOWARD	UNITED STATES	364552	0	COMMUNITY FIRST BANK OF INDIANA	3165357	
OK		Full Service	3642157	DIXON ROAD BRANCH	2101 SOUTH DIXON ROAD	KOKOMO	IN	46902	HOWARD	UNITED STATES	451664	1	COMMUNITY FIRST BANK OF INDIANA	3165357	
OK		Full Service	4175355	HOFFER STREET BRANCH	1308 EAST HOFFER STREET	KOKOMO	IN	46902	HOWARD	UNITED STATES	478352	2	COMMUNITY FIRST BANK OF INDIANA	3165357	

Report Item 3: Securities Holders

(1) (a) (b) (c) and (2) (a) (b) (c)

(1) (a) Name, City, State, Country	(1) (b) Country of Citizenship or Incorporation	(1) (c) Number & Percentage of each class of voting securities
<b>Lorentson Family</b>	<b>USA</b>	<b>Total - 173,300 - 13.52% Common Stock</b>
Lorentson, Christina Kokomo, IN		109,700 - 8.56% Common Stock
Lorentson, Larry Todd (brother) Kokomo, IN		35,200 - 2.75% Common Stock
Tiffany L. Lorentson (Niece) Kokomo, IN		5,950 - 0.46% Common Stock
Cara Lee Obenchain (Niece) Kokomo, IN		5,950 - 0.46% Common Stock
Cynthia Lorentson as Trustee of various trusts		16,500 - 1.29% Common Stock

<b>Hingst Family</b>	<b>USA</b>	<b>Total - 143,168 - 11.18% Common Stock</b>
Hingst, William Kokomo, IN		59,501 - 4.64% Common Stock
Hinst, John C (son) Kokomo, IN		10,000 - 0.78% Common Stock
Hingst, Theodore (brother) Lafayette, IN		16,666 - 1.3% Common Stock
Hingsgt, Mary (sister-in-law) Kokomo, IN		42,834 - 3.34% Common Stock
Katherine Hingst (daughter) Kokomo, IN		2,500 - 0.20% Common Stock
Robert Hingst (brother) Kokomo, IN		11,667 - 0.91%

(2) (a) (2) (b) (2) (c)

NA

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

(1) Name City, State	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title & Position w/Bank Holding Company	(3) (b) Title and Position with Subsidiaries	(3) (c) Title and Position with other businesses	(4) (a) % Voting Shares In Holding Company	(4) (b) % Voting Shares In Subsidiaries	(4) (c) Other Companies 25% or more held
Bersbach, Bill Kokomo, IN	Financial Consultant	Director	NA	Liberty Financial Group Kokomo, IN	2.34%	NA	Liberty Financial Group, Inc. (40%) Mulligan's Sports Pub and Golf Center, LLC (100%) Circus John, LLC (50%) East Boulevard LLC (25%) 3 Cousins Froyo (25%) 2003 Lima LLC (25%)
Metz, Ronald J Kokomo, IN	CPA	Director	NA	Bucher McCarty & Metz, LLP Kokomo, IN	0.39%	NA	Bucher McCarty & Metz, LLP (100%) BMM Properties I LP (33.3%) BMM Properties II LP (50%) BMM Rental Properties, LLC (33.3%) BMM Services, LLC (100%) 303 Walnut St, LLC (100%)
Ojan, August Kokomo, IN	Retired	Director	NA	NA	0.39%	NA	NA
Ellis, Cartwright Kokomo, IN	Auctioneer	Director	NA	Cartwright Ellis & Associates Kokomo, IN	2.57%	NA	M & C Partners (50%) West Deffenbaugh Partners (50%) Mesaba, LLC (100%) Crume/Ellis Auctioneers & Appraisers (100%) Takeda Partners, LLC (50%)
Harshman, J. Michael Kokomo, IN	Physician	Director	NA	Kokomo Urology Kokomo, IN	2.34%	NA	Kokomo Urology, Inc. (33%)
Hingst, William Kokomo, IN	President	Director & Chairman	NA	Mid America Beverage, Inc Kokomo, IN	4.64%	NA	Mid America Beverage, Inc (Own 36.3% of company Own 50% of Voting Shares) Mid-American Leasing LLC (33.3%) RWT, LLC (Own 0.4% Control 40% of Voting nts) Essex Investment Inc. (25%) Fox Creek Farms, LLC (33.3%) Mid American Leasing G.R. (33.3%) Southshore Drive, LLC (50%) Hingst Wallon Cottage, LLC (33.3%) Jimbo Corporation (33.3%) Triangle Property Investments, LLC (50%) Flagship Investments, LP (32.3% - LP)
McCann, Mark Kokomo, IN	Attorney	Director	NA	McCann Legak Kokomo, IN	0.47%	NA	Attorney Mark A. McCann, LLC DBA McCann Legal (100%) 923 Consulting, LLC (100%) 200 N. Washington, LLC (50%) US 31 North Development (50%) West Sycamore Development (100%) 2003 Lima, LLC (33.33%)

							Malefactor, LLC (100%) MDTC Equity Holdings, LLC (100%) Lough Max, LLC (100%)
McFaridge, David Kokomo, IN	Risk Management	Director	NA	Xltchell Agency Kokomo, IN	2.34%	NA	NA
Pelk, F. Wesley Noblesville, IN	Physician	Director	NA	Dr. Wesley Pelk Kokomo, IN	2.30%	NA	NA
Stegall, C. Michael Kokomo, IN	Retired	Director	NA	NA	3.04%	NA	NA
Welke, Curtis Kokomo, IN	Attorney	Director	NA	McIntyre, Hilligoss, Vent. & Welke Kokomo, IN	1.76%	NA	NA
Gingerich, Rex A Russellville, IN	President	Director	NA	H E McGonigal, Inc	1.72%		McGonigal Building Partnership LLC (50%) Jullish LLC (75%) Torihy LLC (75%) Gingerich Farms LLC (50%) Kokomo Capital Partners LLC (33%) HE McGonigal, Inc. (75%) Button Motors, Inc. (50%) Button Properties LLC (50%) Twin City Dodge, Inc. (51%) Takoda Partners, LLC (50%) Sugar Mill Reinsurance, LTD (100%) Boulevard Reinsurance, LTD (50%) Charlot Leasing LLC (100%) G&S Auto Parts (50%) Ginsouth Leasing LLC (50%)
Blume, Robert Kokomo, IN	President and CEO	Director and President	President and CEO Community First Bank	NA	0.23%	NA	NA
Huffman, Craig Kokomo, IN	EVP, CFO	Treasurer	EVP, CFO Community First Bank	NA	0.66%	NA	NA
Hickman, Robert Kokomo, IN	EVP, Head of Commercial Banking	NA	EVP, Head of Commercial Banking Community First Bank	NA	0.28%	NA	NA
Lorentson, Christina ** Kokomo, IN	VP, CEO	NA	NA	Lorentson Manufacturing	8.56%	NA	NA
Lorentson, Larry Todd ** Glenwood Springs, Colorado	Retired	NA	NA	NA	2.75%	NA	NA

\*\* Although this individual is not a director or officer of the bank holding company, information must be provided because they are considered "principal securities holders" of the bank holding company under the definition as they are related and control or have the power to vote for greater than 10% of the common stock.