

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/n/a

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

Reporter's Name, Street, and Mailing Address

Huron Community Financial Services, Inc.

Legal Title of Holding Company

301 Newman St, P.O. Box 312

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

East Tawas MI 48730
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Karen Roberts Accounting Supervisor

Name Title

989-362-1709

Area Code / Phone Number / Extension

989-362-1701

Area Code / FAX Number

robertsk@bankhcb.com

E-mail Address

bankhcb.com

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

I, Jeff Loomis

Name of the Holding Company Director and Official

President and CEO

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

Date of Signature

Handwritten signature and date 3/25/16

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.

Handwritten RSSD ID 141 6608

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

FR Y-6

Huron Community Financial Services, Inc
East Tawas, Michigan
Fiscal Year Ending December 31, 2015

REPORT ITEM

- 1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC.

As specified by the appropriate Reserve Bank, the original and two copies are enclosed.

The 2015 annual report will follow when completed, estimated by April 30, 2016.

- 2a: Organizational Chart

Huron Community Financial Services, Inc. has no Legal Entity Identifier (LEI) to report

Huron Community Financial Services, Inc.
East Tawas, Michigan
Incorporated in Michigan

Huron Community Bank – 100% Ownership
East Tawas, Michigan
Incorporated in Michigan

- 2b: Domestic branch listing provided to the Federal Reserve Bank, submitted via email on 3/21/2016.

Results: A list of branches for your holding company: HURON COMMUNITY FINANCIAL SERVICES, INC. (1416608) of EASTTAWAS, MI. 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 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://y10online.federalreserve.gov>.

* FDICUNINUM, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	475345	HURON COMMUNITY BANK	301 NEWMAN STREET	EASTTAWAS	MI	48730	IOSCO	UNITED STATES	7554	0	HURON COMMUNITY BANK	475345	
OK		Full Service	2100539	AU GRES OFFICE	3150 EAST HURON ROAD	AU GRES	MI	48703	ARENAC	UNITED STATES	233133	5	HURON COMMUNITY BANK	475345	
OK		Full Service	2062570	423 EAST MAIN STREET OFFICE	423 EAST MAIN STREET	HARRISVILLE	MI	48740	ALCONA	UNITED STATES	357865	7	HURON COMMUNITY BANK	475345	
OK		Full Service	2063803	LINCOLN OFFICE	327 TRAVERSE BAY ROAD	LINCOLN	MI	48742	ALCONA	UNITED STATES	225661	4	HURON COMMUNITY BANK	475345	
OK		Full Service	2057343	OSCODA OFFICE	5077 NORTH US 23	OSCODA	MI	48750	OSCODA	UNITED STATES	225659	2	HURON COMMUNITY BANK	475345	
OK		Full Service	2055666	TAWASCITY OFFICE	410 EAST LAKE STREET	TAWAS CITY	MI	48763	IOSCO	UNITED STATES	225658	1	HURON COMMUNITY BANK	475345	

Huron Community Financial Services, Inc
 East Tawas, Michigan 48730
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as of</u> fiscal year ending 12-31-2015			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year ending 12-31-2015		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
John Burt Trust Oscoda, MI USA Sharon L. Sny, Trustee Mildred B Burt, Trustee	USA	45,033 Shares 8.11% Common Stock	Alan J Stephenson East Tawas, MI USA	USA	21,635.5 Shares 3.90% Common Stock 14,635 Shares 2.64% Options on Common Stock (11,010 shares Options cancelled)
Wayne D Bigelow AuGres, MI USA	USA	28,170.75 Shares 5.07% Common Stock 2,525 Shares 0.45% Options on Common Stock			

Huron Community Financial Services, Inc
East Tawas, Michigan
Fiscal Year Ending December, 31, 2015

Report Item 4: Insiders

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Wayne D Bigelow AuGres, MI USA	Maine Transport Owner	Vice Chairman & Director	Director Huron Community Bank	Marine Transport, Owner & President	5.53%		Marine Transport, Inc - 94% North Forest Crematory, Inc. - 49%
Mathew Buresh East Tawas, MI USA	Funeral Director	Treasurer & Director	Director Huron Community Bank	Buresh Funeral Homes, Inc, President Buresh Properties, LLC, Member	0.49%		Buresh Funeral Homes, Inc - 50% Buresh Properties - 50%
David Cook Harrisville, MI USA	Attorney	Secretary & Director	Director Huron Community Bank	David H. Cook, PC - Attorney/Owner ACIS Inc - Secretary/Owner Alcona Abstract and Title, Inc, Secretary	1.35%		David H. Cook, PC - 100%
Mark Elliott East Tawas, MI USA	Insurance Agent	Director	Director Huron Community Bank	Tawas Bay Insurance Agency Insurance Asst/Member Red Hawk Golf LLC, Member East Tawas Park Board - Chairman Tawas Bay Big Boy, Per Rep for Mother	3.01%		Tawas Bay Insurance Agency/ Diebold Insurance LLC - 37.5%
Thomas Huck Hale, MI USA	Attorney	Vice President & Director	Director Huron Community Bank	Thomas B Huck, PC - Attorney/Owner Huck LLC, Trustee of Trust Owner	1.44%		Thomas B Huck, PC 100% Huck LLC 50%
Alan Stephenson East Tawas MI, USA	CPA	Chairman & Director	Director Huron Community Bank	Stephenson, Gracik & Co PC, CPA, President & Treasurer S&S Real Properties LLC, Member MAKO Investments LLC, Member WOET Investments, Member SGC Execs Prop LLC, Member ALYS Investments LLC, Member SGC Financial Services Inc, Member Dan Chuck Properties LLC, Member Huron Forest Crematory, Inc., Member	4.55%		WOET Investments, LLC - 25% Dan-Chuck Properties, LLC - 50% S&S Real Properties - 90% MAKO Investments, LLC - 95% ALYS Investments, LLC - 50% Huron Forest Crematory, Inc - 25%
Gary Thibault Oscoda, MI USA	GT Plastics Owner	Director	Director Huron Community Bank	GT Plastics - President PG Properties LLC, member	0.61%		GT Plastics - 100% PG Properties - 50%
Jeff Loomis Oscoda, MI USA	Bank President	President/CEO & Director	President/CEO Huron Community Bank	n/a	0.37%		n/a