

**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.

i. Alisa A. Lancaster  
Name of the Holding Company Director and Official  
Trustee and Director  
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.*

Alisa A. Lancaster, Director/Trustee  
Signature of Holding Company Director and Official

01/22/2016  
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 3421446  
C.I. \_\_\_\_\_

**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**

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions  
Legal Title of Holding Company

PO Box 800  
(Mailing Address of the Holding Company) Street / P.O. Box

Minier IL 61759  
City State Zip Code

101 South Main; Minier, IL 61759  
Physical Location (if different from mailing address)

**Person to whom questions about this report should be directed:**

Alisa A. Lancaster Trustee  
Name Title

309-392-2623  
Area Code / Phone Number / Extension

309-392-2504  
Area Code / FAX Number

alisal@firstfarmers.com  
E-mail Address

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

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

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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.

Y100

### For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Minier Financial, Inc.  
 Legal Title of Subsidiary Holding Company

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PO Box 800  
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

---

Minier IL 61759  
 City State Zip Code

---

101 S. Main; Minier, IL 61759  
 Physical Location (if different from mailing address)

---

Legal Title of Subsidiary Holding Company

---

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

---

City State Zip Code

---

Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

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City State Zip Code

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Physical Location (if different from mailing address)

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City State Zip Code

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Physical Location (if different from mailing address)

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City State Zip Code

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City State Zip Code

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Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

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City State Zip Code

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Physical Location (if different from mailing address)

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FORM FR Y-6

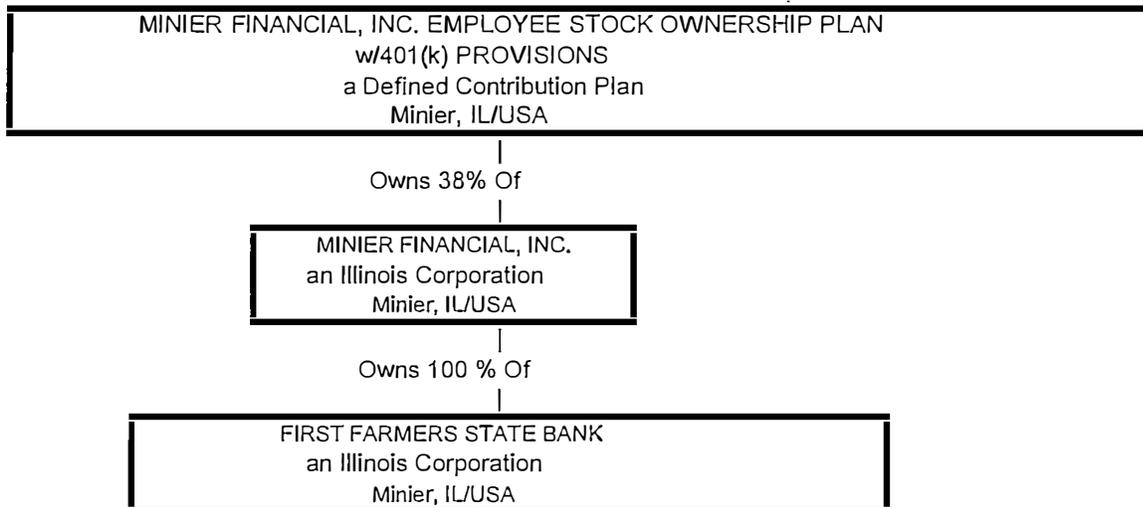
**MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN w/401(k) PROVISIONS**

Minier, IL 61759

Fiscal Year Ending December 31, 2015

**REPORT ITEM:**

- 1a: Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions does not prepare an Annual Report. Financial Statements for the KSOP utilized by management are enclosed.
- 1b: Minier Financial, Inc. does prepare an annual report for its shareholders, of which two copies are enclosed.
- 2a: Organizational Chart & See Attached\*



- 2ba: Domestic Branch Listing is attached
- 3a: Shareholders of Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions - N/A; 5% or more Shareholders of Minier Financial, Inc. as of and during fiscal year 2015 are attached

\* All entities do not have an LEI

Results: A list of branches for your depository institution: **FIRST FARMERS STATE BANK (ID\_RSSD: 894946)**.  
 This depository institution is held by **MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS (3421446) of MINIER, IL**.  
 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>.

\* 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)	894946	FIRST FARMERS STATE BANK	101 SOUTH MAIN STREET	MINIER	IL	61759	TAEWELL	UNITED STATES	6961	0	FIRST FARMERS STATE BANK	894946	
OK		Full Service	3641860	BLOOMINGTON BRANCH	4001 GENERAL ELECTRIC ROAD	BLOOMINGTON	IL	61704	MCLEAN	UNITED STATES	446266	3	FIRST FARMERS STATE BANK	894946	
OK		Full Service	780834	DELAVAN BRANCH	301 NORTH LOCUST STREET	DELAVAN	IL	61734	TAEWELL	UNITED STATES	2331	2	FIRST FARMERS STATE BANK	894946	

FR Y-6  
 MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN w/401(k) PROVISIONS  
 Minier, IL 61759  
 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
None	None	None	None	None	None

FR Y-6  
**MINIER FINANCIAL, INC.**  
 Minier, IL 61759  
 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
Craig Peine Minier, IL USA	USA	1,000 - 8.54% Common Stock	None	None	None
Deborah G. Peine Bloomington, IL USA	USA	868 - 7.41% Common Stock			
Bradley D. Peine Minier, IL USA	USA	861 - 7.35% Common Stock			
Susan Switzer Morton, IL USA	USA	608 - 5.19% Common Stock			
Minier Financial, Inc. Employee Stock Owner- ship Plan w/401(k) Provisions Trustees: Brian L. Schroeder Alisa A. Lancaster Craig M. Peine Minier, IL USA	USA	4,506 - 38.46% Common Stock			

MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN w/401(k) PROVISIONS  
 Minier, IL 61759  
 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)
Alexander, Craig McLean, IL/USA	Farmer	N/A	Director Minier Financial, Inc. and First Farmers State Bank	Director Whitemoss, Inc.	N/A	.04% - 5 shares Minier Financial, Inc.	50% MC Ag
Hieser, Bryan Minier, IL/USA	Farmer	N/A	Director Minier Financial, Inc. and First Farmers State Bank	Member Ag Guild of IL, LLC	N/A	.04% - 5 shares Minier Financial, Inc.	N/A
Lancaster, Alisa Minier, IL/USA	N/A	Trustee	Director and Secretary/Treas Minier Financial, Inc. Director and Executive Vice President First Farmers State Bank	N/A	*See Below	.11% - 13 shares	N/A
Nicholas, Mark	CPA	N/A	Director	Managing Member	N/A	.04% - 5 shares	90%

MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN w/401(k) PROVISIONS  
 Minier, IL 61759  
 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) Bloomington, IL/USA	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries) Minier Financial, Inc. and First Farmers State Bank	Title & Position with Other Businesses (include names of other businesses) Insight CPAs & Financial, LLC	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries) Minier Financial, Inc.	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) Insight CPAs & Financial, LLC
				Managing Member		90%	Summit Tax & Accounting, LLC
				Member		15%	
				National Foodworks Services, LLC			
				Foodworks Holdings, LLC		15%	
				Member			
				National Institute for Food Entrepreneurship, LLC		15%	
				Managing Member			
				Stewardship Resources, LLC		100%	
				Managing Member			
				Financial Litigation Consultants, LLC		100%	
				Managing Member		100%	

## MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN w/401(k) PROVISIONS

Minier, IL 61759

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)
Peine, Craig Minier, IL/USA	Retired	Trustee	Director & Chairman Minier Financial, Inc. and First Farmers State Bank	Nicholas Real Estate, LLC N/A	*See Below	8.54% - 1,000 shares	N/A
Peine, Bradley D.	Retired	N/A	N/A	N/A	N/A	7.35% - 861 shares	N/A
Peine, Deborah G.	Retired	N/A	N/A	N/A	N/A	7.41% - 868 shares	N/A
Schroeder, Brian Minier, IL/USA	N/A	Trustee	Director & President Minier Financial, Inc. and First Farmers State Bank	Director Minier Progress, Inc.  Owner Brian Schroeder Farm	*See Below	.04% - 5 shares	N/A

## MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN w/401(k) PROVISIONS

Minier, IL 61759

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)
Zimmer, Douglas Delavan, IL/USA	Farmer	N/A	Director Minier Financial, Inc. and First Farmers State Bank	N/A	N/A	.13% - 15 shares	N/A
Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions  Minier, IL/USA	N/A	N/A	N/A	N/A	N/A	38.46% - 4,506 shares  Minier Financial, Inc.	N/A

\* As Trustees of Minier Financial Inc. Employee Stock Ownership Plan w/401(k) Provisions, can vote all shares held by the trust when it is not legally required that voting rights be passed through to individual plan participants.

FR Y-6  
 MINIER FINANCIAL, INC.  
 Minier, IL 61759  
 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)(b)	(4)(a)	(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 Subsidiaries (include names of subsidiaries)	Percentage of Voting Securities in Holding Company	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)
Alexander, Craig McLean, IL/USA	Farmer	N/A	Director Minier Financial, Inc. and First Farmers State Bank	Director Whitemoss, Inc.	N/A	.04% - 5 shares Minier Financial, Inc.	50% MC Ag
Hieser, Bryan Minier, IL/USA	Farmer	N/A	Director Minier Financial, Inc. and First Farmers State Bank	Member Ag Guild of IL, LLC	N/A	.04% - 5 shares Minier Financial, Inc.	N/A
Lancaster, Alisa  Minier, IL/USA	N/A	Trustee	Director and Secretary/Treas Minier Financial, Inc.  Director and Executive Vice President Firsi Farmers State Bank	N/A	*See Below	.11% - 13 shares	N/A
Nicholas, Mark Bloomington, IL/USA	CPA	N/A	Director Minier Financial, Inc. and First Farmers State Bank	Managing Member Insight CPAs & Financial, LLC  Managing Member Summit Tax & Accounting, LLC Member National Foodworks Services, LLC Foodworks Holdings, LLC Member	N/A	.04% - 5 shares Minier Financial, Inc.	90% Insight CPAs & Financial, LLC  90% Summit Tax & Accounting, LLC 15%  15%

FR Y-6  
 MINIER FINANCIAL, INC.  
 Minier, IL 61759  
 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)(b)	(4)(a)	(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 Subsidiaries (include names of subsidiaries)	Percentage of Voting Securities in Holding Company	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)
				National Institute for Food Entrepreneurship, LLC			15%
				Managing Member Stewardship Resources, LLC			100%
				Managing Member Financial Litigation Consultants, LLC			100%
				Managing Member Nicholas Real Estate, LLC			100%
Peine, Craig Minier, IL/USA	Retired	Trustee	Director & Chairman Minier Financial, Inc. and First Farmers State Bank	N/A	*See Below	8.54% - 1,000 shares	N/A
Peine, Bradley D.	Retired	N/A	N/A	N/A	N/A	7.35% - 861 shares	N/A
Peine, Deborah G.	Retired	N/A	N/A	N/A	N/A	7.41% - 868 shares	N/A
Schroeder, Brian Minier, IL/USA	N/A	Trustee	Director & President Minier Financial, Inc. and First Farmers State Bank	Director Minier Progress, Inc.  Owner Brian Schroeder Farm	*See Below	.04% - 5 shares	N/A

FR Y-6  
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 Minier, IL 61759  
 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)(b)	(4)(a)	(4)(c)
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Zimmer, Douglas Delavan, IL/USA	Farmer	N/A	Director Minier Financial, Inc. and First Farmers Slate Bank	N/A	N/A	.13% - 15 shares	N/A
Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions  Minier, IL/USA	N/A	N/A	N/A	N/A	N/A	38.46% - 4,506 shares  Minier Financial, Inc.	N/A

\* As Trustees of Minier Financial Inc. Employee Stock Ownership Plan w/401(k) Provisions, can vote all shares held by the trust when it is not legally required that voting rights be passed through to individual plan participants.