

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

**COPY**

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

Arthur R. Murray, Inc.

Legal Title of Holding Company

36 East Jones Street, P. O. Box 283

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

Milford	IL	60953
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Dennis K. Knobloch CPA

Name Title

(309) 829-4303

Area Code / Phone Number / Extension

(309) 827-3191

Area Code / FAX Number

jem@skco.net

E-mail Address

http://www.thefarmlbank.com

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

I, Arthur R. Murray

Name of the Holding Company Director and Official

President 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.

Signature of Holding Company Director and Official

Date of Signature

3/28/16

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 1201390  
 C.I. \_\_\_\_\_

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."

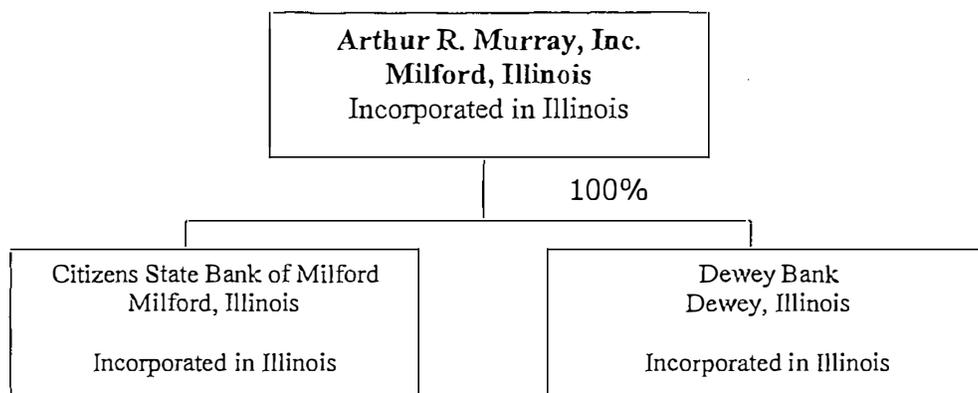
No

Form FR Y-6  
Arthur R. Murray, Inc.  
Milford, Illinois  
Fiscal Year Ending December 31, 2015

Report Item:

1. Arthur R. Murray, Inc. does not prepare an annual report for its shareholders.

2a. Organizational Chart \*



2b. Branch Verification listing provided to the Federal Reserve Bank via e-mail on March 28, 2016.

\* - None of the above entities have a Legal Entity Identifier (LEI).

Results: A list of branches for your holding company: ARTHUR R. MURRAY, INC. (1201390) of MILFORD, 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)	771047	CITIZENS STATE BANK OF MILFORD	36 EAST JONES STREET	MILFORD	IL	60953	IROQUOIS	UNITED STATES	604	0	CITIZENS STATE BANK OF MILFORD	771047	
OK		Full Service	3528916	CRESCENT CITY BRANCH	307 EAST MAIN STREET	CRESCENT CITY	IL	60928	IROQUOIS	UNITED STATES	429671	1	CITIZENS STATE BANK OF MILFORD	771047	
OK		Full Service (Head Office)	846132	DEWEY BANK	2994 CR 900 EAST	DEWEY	IL	61840	CHAMPAIGN	UNITED STATES	6909	0	DEWEYBANK	846132	
Close	10/31/2015	Full Service	2946773	SAYBROOK BRANCH	129 SOUTH CENTER STREET	SAYBROOK	IL	61770	MCLEAN	UNITED STATES	223013	1	DEWEYBANK	846132	

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Arthur R. Murray, Inc.  
 Milford, Illinois  
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders  
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of 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 during 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
Arthur R. & Phyllis M. Murray Milford, IL USA	USA	12,060 - 90.26% Common Stock (Owned as tenants in common)	NONE	NONE	NONE
Arthur R. Murray III Milford, IL USA	USA	650 - 4.87% Common Stock			
Christopher J. Murray St. Louis, MO USA	USA	650 - 4.87% Common Stock			

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Arthur R. Murray, Inc.  
 Milford, Illinois  
 Fiscal Year Ending December 31, 2015

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

(1) Name & address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) 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)
Arthur R. Murray Milford, IL USA	Banking	President, Treasurer & Director	CEO, Director & President (Citizens State Bank of Milford)  CEO & Director (Dewey Bank)	None	45.13%	None	Murray Family LLC - (50%)
Phyllis M. Murray Milford, IL USA	None	Vice President, Secretary & Director	Director (Citizens State Bank of Milford)  Director (Dewey Bank)	None	45.13%	None	Murray Family LLC - (50%)
Arthur R. Murray III Milford, IL USA	Banking	Director	Director & Senior Vice President (Citizens State Bank of Milford)  Director & President (Dewey Bank)	None	4.87%	None	None
Christopher J. Murray St. Louis, MO USA	Executive	None	Director (Dewey Bank)	None	4.87%	None	