



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, **JACQUELINE A. JOHNSON**

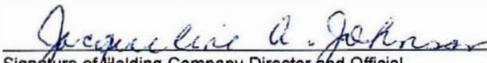
Name of the Holding Company Director and Official

VICE PRESIDENT & SECRETARY

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
02/18/2016
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 1131488
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

COMMUNITY FINANCIAL CORP.

Legal Title of Holding Company

PO BOX 77

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

EDGEWOOD

IA

52042

City

State

Zip Code

101 EAST UNION STREET, EDGEWOOD, IA 52042

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

JACQUELINE A. JOHNSON **VICE PRESIDENT & SECR**

Name

Title

563-928-6425

Area Code / Phone Number / Extension

563-928-6240

Area Code / FAX Number

jackie.johnson@csbiowa.com

E-mail Address

NONE

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

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

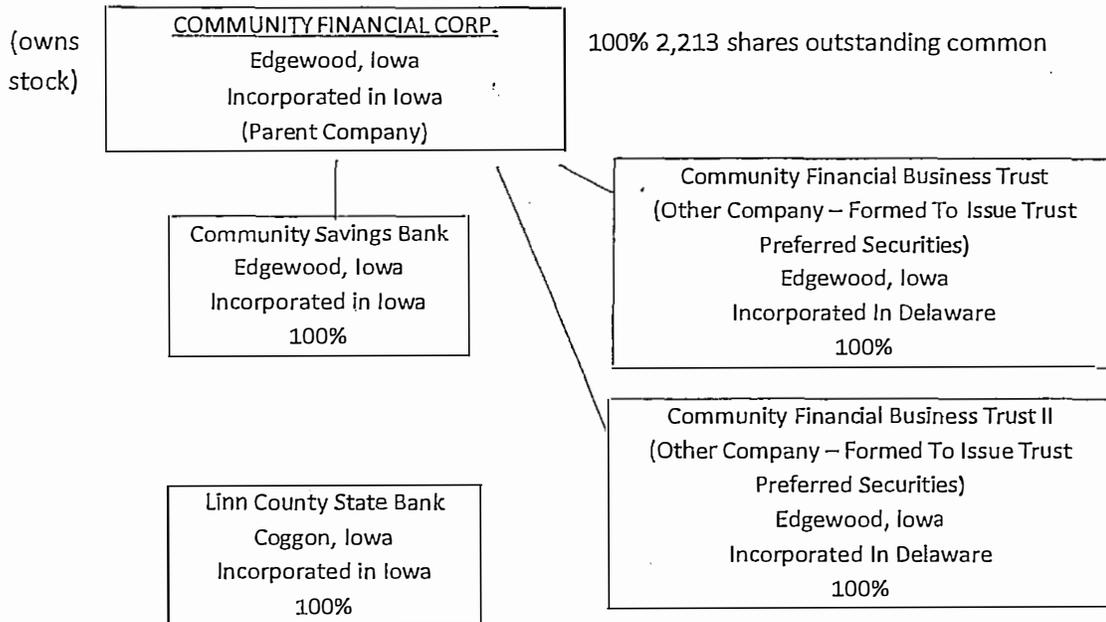
Form FR Y-6
COMMUNITY FINANCIAL CORP.
Edgewood, Iowa
Fiscal Year Ending December 31, 2015

Report Items:

1. Annual Report to Shareholders

- a. Not applicable as the Company is not registered with the Securities and Exchange Commission.
- b. The Company does not prepare an annual report for shareholders

2a. Organization Chart



*Entities above do not have a LEI.

2b. Domestic Branch Listing provided to the Federal Reserve Bank.

Results: A list of branches for your holding company: **COMMUNITY FINANCIAL CORP. (1131488)** of **EDGEWOOD, IA**.
 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	46743	COMMUNITY SAVINGS BANK	201 EAST UNION STREET	EDGEWOOD	IA	52042	DELAWARE	UNITED STATES	9150	0	COMMUNITY SAVINGS BANK	646743	
OK		Full Service	3106770	MOUNT VERNON ROAD BRANCH	3414 MOUNT VERNON ROAD SOUTHEAST	CEDAR RAPIDS	IA	52403	LINN	UNITED STATES	360741	6	COMMUNITY SAVINGS BANK	646743	
OK		Full Service	3680515	COMMUNITY SAVINGS BANK BRANCH	1211 12TH AVENUE SOUTHEAST, SUITE 103	DYERSVILLE	IA	52040	DUBUQUE	UNITED STATES	452963	8	COMMUNITY SAVINGS BANK	646743	
OK		Full Service	604949	EARLVILLE BRANCH	10 NORTHERN AVENUE	EARLVILLE	IA	52041	DELAWARE	UNITED STATES	13937	3	COMMUNITY SAVINGS BANK	646743	
OK		Full Service	473341	GARNAVILLO BRANCH	101 SOUTH MAIN STREET	GARNAVILLO	IA	52049	CLAYTON	UNITED STATES	Not Required	Not Required	COMMUNITY SAVINGS BANK	646743	
OK		Full Service	20891	GREELEY BRANCH	107 NORTH FRONT STREET	GREELEY	IA	52050	DELAWARE	UNITED STATES	231840	1	COMMUNITY SAVINGS BANK	646743	
OK		Full Service	1948761	MANCHESTER BRANCH	201 EAST MAIN	MANCHESTER	IA	52057	DELAWARE	UNITED STATES	282218	4	COMMUNITY SAVINGS BANK	646743	
OK		Full Service	2544991	ROBINS-COMMUNITY SAVINGS BRANCH	101 ROBINS SQUARE COURT	ROBINS	IA	52328	LINN	UNITED STATES	57675	5	COMMUNITY SAVINGS BANK	646743	
OK		Full Service (Head Office)	190246	LINN COUNTY STATE BANK	203 EAST MAIN	COGGER	IA	52218	LINN	UNITED STATES	10498	0	LINN COUNTY STATE BANK	190246	
OK		Full Service	3716816	LINN COUNTY STATE BANK BRANCH	1295 BLAIRS FERRY	MARION	IA	52302	LINN	UNITED STATES	493375	1	LINN COUNTY STATE BANK	190246	

FR Y-6

Holding Company Name
 City, State
 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 end.			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.		
(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
Steven A. Brady	USA	228,983-70.78% Common Stock	N/A	N/A	N/A
Madonna J. Brady	USA	50,667-15.66% Common Stock			
Brady Children Trust	USA	32,350-10% Common Stock			

Community Financial Corp.
Edgewood, Iowa
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)
Steven A. Brady Edgewood, IA USA	Banking	Director & Chairman & President & Treasurer	Director & Chairman & President & CEO (Community Savings Bank)	N/A	70.78%	100% (Community Savings Bank)	A.P. Farms, Inc 25% Edgewood Preferred LLC 50%
Madonna J. Brady Edgewood, IA USA	Homemaker	Director	Director (Community Savings Bank)	N/A	15.66%		Edgewood Preferred LLC 50%
Jacqueline A. Johnson Edgewood, IA USA	Banking	Director & Vice President & Secretary	Executive Vice President (Community Savings Bank)	N/A	3.55%		N/A
Arthur A. Johnson Edgewood, IA USA	Retired Educator	Director	Director	N/A	3.55% Joint held with Jacqueline		A.P. Farms, Inc 25%
Brady Childrens Trust Edgewood, IA USA	Trust	N/A	N/A	N/A	10%		N/A