

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, Marti T. Rodamaker

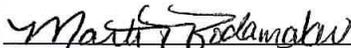
Name of the Holding Company Director and Official

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

03/29/2016

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  
C.I.

1203509

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

December 31, 2015

Month / Day / Year

n/a

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

Reporter's Name, Street, and Mailing Address

First Citizens Financial Corp.

Legal Title of Holding Company

2601 4th St. SW

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

<u>Mason City</u>	<u>IA</u>	<u>50401</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jennifer Burress VP/Controller

Name Title

641-423-1600

Area Code / Phone Number / Extension

641-423-4600

Area Code / FAX Number

jburress@firstcitizensnb.com

E-mail Address

n/a

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

Does the reporter request confidential treatment for any portion of this submission?

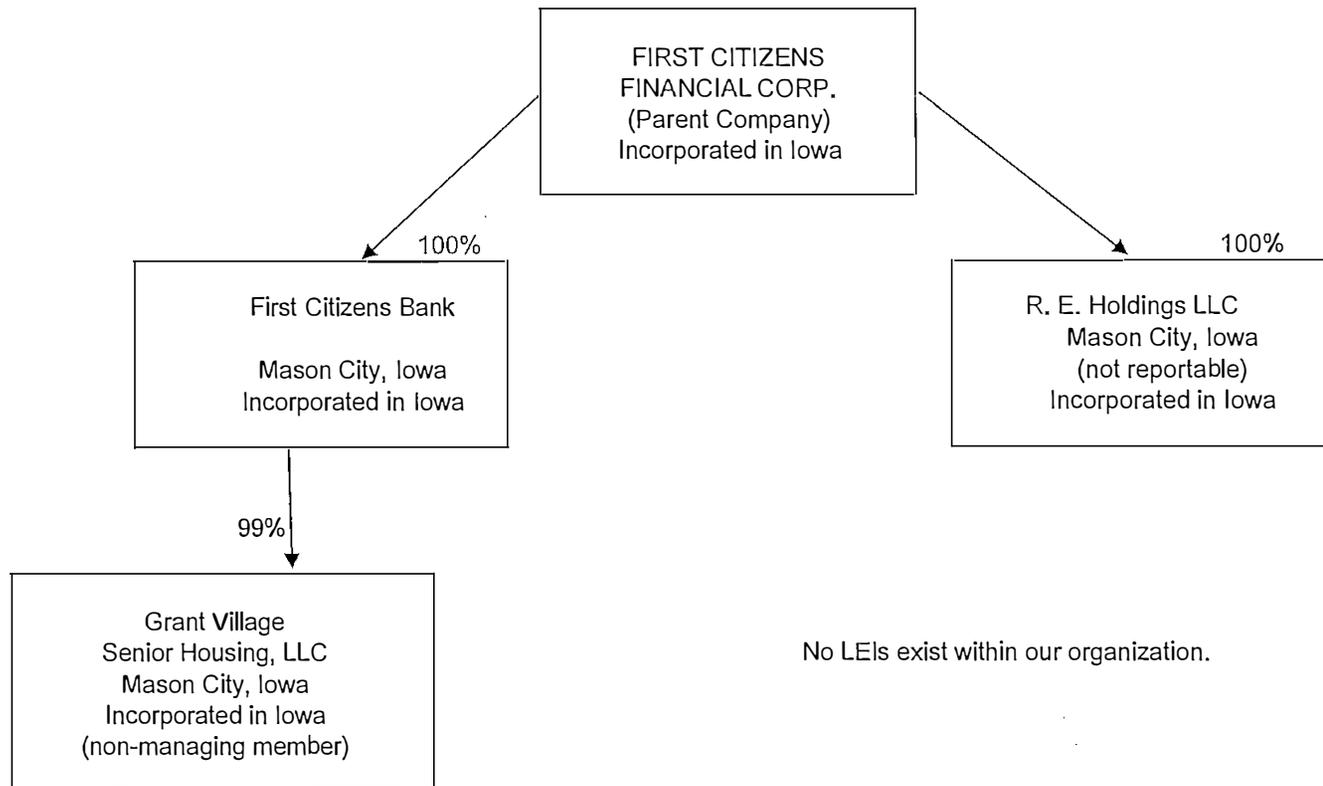
- Yes Please identify the report items to which this request applies:
  - In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
  - The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
- No

Form FR Y-6  
First Citizens Financial Corp.  
Mason City, Iowa  
Fiscal Year Ending December 31, 2015

Report Item

1: The bank holding company prepares an annual report for its shareholders and is not registered with the SEC.  
Two copies are enclosed.

2(a): Organizational Chart



2(b): Domestic branch listing provided to the Federal Reserve Bank via email on March 28, 2016.

Results: A list of branches for your depository institution: **FIRST CITIZENS BANK (ID\_RSSD: 186744)**.  
 This depository institution is held by **FIRST CITIZENS FINANCIAL CORP. (1203509)** of **MASON CITY, 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	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	186744	FIRST CITIZENS BANK	2601 4TH STREET SOUTH WEST	MASON CITY	IA	50401	CERRO GORDO	UNITED STATES	2929	0	FIRST CITIZENS BANK	186744	
OK		Full Service	2313740	300 MAIN BRANCH	300 NORTH MAIN STREET	CHARLES CITY	IA	50616	FLOYD	UNITED STATES	203690	13	FIRST CITIZENS BANK	186744	
OK		Full Service	206044	315 CENTRAL AVENUE EAST OFFICE	315 CENTRAL AVENUE EAST	CLARION	IA	50525	WRIGHT	UNITED STATES	2930	3	FIRST CITIZENS BANK	186744	
OK		Full Service	2105114	KANAWHA BRANCH	220 NORTH MAIN STREET	KANAWHA	IA	50447	HANCOCK	UNITED STATES	8316	6	FIRST CITIZENS BANK	186744	
OK		Full Service	2105141	LATIMER BRANCH	119 NORTH AKIR STREET	LATIMER	IA	50452-064	FRANKLIN	UNITED STATES	203692	7	FIRST CITIZENS BANK	186744	
OK		Limited Service	3504657	MASON CITY BRANCH	33 EAST STATE STREET	MASON CITY	IA	50401	CERRO GORDO	UNITED STATES	203691	14	FIRST CITIZENS BANK	186744	
OK		Full Service	758141	NEW HAMPTON BRANCH	124 WEST MAIN STREET	NEW HAMPTON	IA	50659	CHICKASAW	UNITED STATES	9328	10	FIRST CITIZENS BANK	186744	
OK		Full Service	277147	501 MAIN STREET OFFICE	501 MAIN STREET	OSAGE	IA	50461	MITCHELL	UNITED STATES	2964	9	FIRST CITIZENS BANK	186744	
OK		Full Service	705958	MORA BRANCH	730 FOREST AVENUE EAST	MORA	MN	55051	KANABEC	UNITED STATES	Not Required	Not Required	FIRST CITIZENS BANK	186744	

Form FR Y-6  
 First Citizens Financial Corp.  
 Mason City, Iowa  
 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 12-31-15					Securities holders not listed in 3 (1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with the power to vote during the fiscal year ending 12-31-15			
(1)(a) Name and City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Voting Common Stock		(2)(a) Name and City, State, Country	(2)(b) Country of Citizenship (2)(b)	Voting Common Stock (2)(c)		
		Number of Shares	Percentage Ownership			Number of Shares	Percentage Ownership	
O. Jay Tomson Patricia A. Tomson Mason City, Iowa	USA	2,372	35%	none	none	none	none	
Martha T. Rodamaker Mason City, Iowa	USA	960	14%					
Kristine E. Schultz Mora, Minnesota	USA	946	14%					
First Citizens Financial Corp. ESOP Mason City, Iowa	USA	800	12%					
Sara Tomson-Hooper Atlanta, Georgia	USA	431	6%					

Form FR Y-6  
 First Citizens Financial Corp.  
 Mason City, Iowa  
 Fiscal Year Ending December 31, 2015

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

(1) Name 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)
O. Jay Tomson Mason City, IA USA	Retired	Chairman of the Board	Director - First Citizens Bank	1. Chairman of the Board and President - New VBC Company, Mason City, IA 2. Chairman of the Board and President - First Citizens Charitable Foundation, Inc., Mason City, IA 3. Chairman of the Board and President - HI, LTD, L.L.C., Mason City, IA 4. Chairman of the Board - Plains Bank, Boulder CO 5. Chairman of the Board - FBHC Holding Company, Boulder CO 6. Advisory Director - CapGen Financial Group, LP, New York, NY 7. Advisory Director - Promerity Interfinancial Group, LLC, Washington, DC 8. Advisory Director - Mercy Medical Center Foundation, Mason City, IA 9. Board of Trustees - Luther Seminary, St. Paul, MN 10. Bishop's Advisory Council - Evangelical Lutheran Church in America	20.50%	none	New VBC Company 100% HI, LTD, L.L.C. 100%
Patricia A. Tomson Mason City, IA USA	Retired	Director	None	Executive Director - First Citizens Charitable Foundation, Inc., Mason City, IA	14.58%	none	none
Mattia Tomson Rodemaker Mason City, IA USA	Banking	Director President	1. Chairman of the Board and President and CEO - First Citizens Bank 2. President and Sole Manager - R.E. Holdings LLC	1. Director and Vice-President - First Citizens Charitable Foundation, Inc., Mason City, IA 2. Director - New VBC Company, Mason City, IA	14.20%	none	none
Kristine E. Schultz Mora, MN USA	Retired	Director Executive Vice President	None	Director - First Citizens Charitable Foundation, Inc., Mason City, IA	13.99%	none	none
Joleen M. Fleming Mason City, IA USA	Banking	Director	SVP-Retail Officer - First Citizens Bank	Secretary/Treasurer - American Pest Control, Inc, Mason City, IA	0.33%	none	American Pest Control, Inc. 50%
Jeffrey P. Gibben Mason City, IA USA	Banking	Chief Financial Officer Treasurer	Executive Vice President/CFO - First Citizens Bank	Treasurer - First Citizens Charitable Foundation, Mason City, IA	0.87%	none	none
First Citizens Financial Corp. ESOP Mason City, Iowa	None	None	None	None	11.83%	none	none