

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

December 31, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Greenville Federal MHC

Legal Title of Holding Company

690 Wagner Avenue

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

Greenville	OH	45331
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Julie Reichert Controller

Name Title

937-548-4158

Area Code / Phone Number / Extension

937-548-6981

Area Code / FAX Number

jreichert@greenvillefederal.com

E-mail Address

www.greenvillefederal.com

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

I, John D Schipfer

Name of the Holding Company Director and Official

President & 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

4/1/24  
 Date of Signature

<b>For Federal Reserve Bank Use Only</b>	
RSSD ID _____	
C.I. _____	

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes <input type="checkbox"/> 0
In accordance with the General Instructions for this report (check only one),	
1. a letter justifying this request is being provided along with the report .....	<input type="checkbox"/>
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."	

**Report Item 1: Annual Report to Shareholders**

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

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

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### Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes    No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

**Report Item 2a: Organization Chart**

- Yes    No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

**Report Item 2b: Domestic Branch Listing**

- Yes    No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

**Report Item 3: Securities Holders**

- Yes    No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

**Report Item 4: Insiders**

- Yes    No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

## 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.

Greenville Federal Financial Corporation  
Legal Title of Subsidiary Holding Company

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

Greenville	OH	45331
City	State	Zip Code

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
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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
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Physical Location (if different from mailing address)

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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
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Physical Location (if different from mailing address)

**Results:** A list of branches for your depository institution: **GREENVILLE FEDERAL (ID\_RSSD: 567679)**.  
 This depository institution is held by **GREENVILLE FEDERAL MHC (3828595) of GREENVILLE, OH**.  
 The data are as of **12/31/2023**. Data reflects information that was received and processed through **01/12/2024**.

**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)	567679	GREENVILLE FEDERAL	690 WAGNER AVENUE	GREENVILLE	OH	45331	DARKE	UNITED STATES	Not Required	Not Required	GREENVILLE FEDERAL	567679	
OK		Full Service	4485182	KROGER BANKING CENTER	200 LEASE WAY	GREENVILLE	OH	45331	DARKE	UNITED STATES	Not Required	Not Required	GREENVILLE FEDERAL	567679	
OK		Full Service	5327681	TIPP CITY BANKING CENTER	500 WEST MAIN STREET	TIPP CITY	OH	45371	MIAMI	UNITED STATES	Not Required	Not Required	GREENVILLE FEDERAL	567679	
Close	5/12/2023	Full Service	4951230	TROY KROGER BANKING CENTER	731 W. MARKET STREET	TROY	OH	45373	MIAMI	UNITED STATES	Not Required	Not Required	GREENVILLE FEDERAL	567679	
Add	5/15/2023	Full Service	4951230	TROY SOUTH BANKING CENTER	1091 S. DORSET RD	TROY	OH	45373	MIAMI	UNITED STATES	Not Required	Not Required	GREENVILLE FEDERAL	567679	
OK		Full Service	5685390	TROY NORTH BANKING CENTER	948 N. MARKET STREET	TROY	OH	45373	MIAMI	UNITED STATES	Not Required	Not Required	GREENVILLE FEDERAL	567679	

**Form FR Y-6**  
**Greenville Federal MHC**  
**Fiscal Year Ending December 31, 2023**

**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)
Susan J. Barker, Greenville, OH, USA	N/A	CFO, Treasurer, EVP & Secretary	CFO, Treasurer, EVP & Secretary (GFFC)	N/A	N/A	1.20% - GFFC	N/A
Patrick R. Custenborder, Versailles, OH USA	Vice President, Phelan Insurance Agency	Director	Director (GFFC)	Vice President, Phelan Insurance Agency	N/A	0.29% - GFFC	Ver-Lou, LLC (50%) Prosperity Promo North, LLC (50%)
Ryan C. Dynes, Arcanum, OH, USA	Attorney, Dynes & Dynes, LLC	Director	Director (GFFC)	Attorney, Dynes & Dynes, LLC	N/A	0.26% - GFFC	Dynes & Dynes, LLC (50%)
John D. Schipfer, Mechanicsburg, OH, USA	N/A	President & CEO	President & CEO (GFFC)	N/A	N/A	0.00% - GFFC	N/A
George S. Luce, Greenville, OH, USA	Salesperson, Best Equipment Co., Inc.	Director	Director (GFFC)	Salesperson, Best Equipment Co., Inc.	N/A	1.18% - GFFC	N/A
Mark A. Miller, Covington, OH, USA	President, Mill Properties, Millmark Construction, Milcon Commercial Concrete & Milcon Concrete	Director	Director (GFFC)	President, Mill Properties, Millmark Construction, Milcon Commercial Concrete & Milcon Concrete	N/A	0.07% - GFFC	Mill Properties (100%) Millmark Construction (54%) Milcon Commercial Concrete (50%) Milcon Concrete (60%)
Julie F. Strait, Greenville, OH, USA	Accountant, Fry & Company Entrepreneur	Director	Director (GFFC)	Accountant, Fry & Company Entrepreneur	N/A	0.20% - GFFC	Gordon Strait Enterprises LLC (25%)
Rochelle L. Bednarczuk, Tipp City, OH, USA	Vice President, Repacorp, Inc.	Director	Director (GFFC)	Vice President, Repacorp, Inc.	N/A	0.03% - GFFC	N/A
Joe W. Dickerson, Troy, OH, USA	President, Koverman Staley Dickerson Insurance	Director	Director (GFFC)	President, Koverman Staley Dickerson Insurance	N/A	0.25% - GFFC	Koverman Staley Dickerson Insurance (100%)
Annette M. Ryan- Baker, Troy, OH, USA	N/A	SVP, Commercial Lending Sales Manager	SVP, Commercial Lending Sales Manager	N/A	N/A	0.44% - GFFC	N/A

**Form FR Y-6**  
**Greenville Federal Financial Corporation**  
**Fiscal Year Ending December 31, 2023**

**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)
Susan J. Barker, Greenville, OH, USA	N/A	CFO, Treasurer, EVP & Secretary	CFO, Treasurer, EVP & Secretary (Greenville Federal)	N/A	1.20%	N/A	N/A
Patrick R. Custenborder, Versailles, OH USA	Vice President, Phelan Insurance Agency	Director	Director (Greenville Federal)	Vice President, Phelan Insurance Agency	0.29%	N/A	Ver-Lou, LLC (50%) Prosperity Promo North, LLC (50%)
Ryan C. Dynes, Arcanum, OH, USA	Attorney, Dynes & Dynes, LLC	Director	Director (Greenville Federal)	Attorney, Dynes & Dynes, LLC	0.26%	N/A	Dynes & Dynes, LLC (50%)
John D. Schipfer, Mechanicsburg, OH, USA	N/A	President & CEO	President & CEO (Greenville Federal)	N/A	0.00%	N/A	N/A
George S. Luce, Greenville, OH, USA	Salesperson, Best Equipment Co., Inc.	Director	Director (Greenville Federal)	Salesperson, Best Equipment Co., Inc.	1.18%	N/A	N/A
Mark A. Miller, Covington, OH, USA	President, Mill Properties, Millmark Construction, Milcon Commercial Concrete & Milcon Concrete	Director	Director (Greenville Federal)	President, Mill Properties, Millmark Construction, Milcon Commercial Concrete & Milcon Concrete	0.07%	N/A	Mill Properties (100%) Millmark Construction (54%) Milcon Commercial Concrete (50%) Milcon Concrete (60%)
Julie F. Strait, Greenville, OH, USA	Accountant, Fry & Company Entrepreneur	Director	Director (Greenville Federal)	Accountant, Fry & Company Entrepreneur	0.20%	N/A	Gordon Strait Enterprises LLC (25%)

**Form FR Y-6**  
**Greenville Federal Financial Corporation**  
**Fiscal Year Ending December 31, 2023**

**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)
Rochelle L. Bednarczuk, Tipp City, OH, USA	Vice President, Repacorp, Inc.	Director	Director (Greenville Federal)	Vice President, Repacorp, Inc.	0.03%	N/A	N/A
Joe W. Dickerson. Troy, OH, USA	President, Koverman Staley Dickerson Insurance	Director	Director (Greenville Federal)	President, Koverman Staley Dickerson Insurance	0.25%	N/A	Koverman Staley Dickerson Insurance (100%)
Annette M. Ryan- Baker, Troy, OH, USA	N/A	SVP, Commercial Lending Sales Manager	SVP, Commercial Lending Sales Manager (Greenville Federal)	N/A	0.44%	N/A	N/A
Greenville Federal MHC, Greenville, OH, USA	N/A	Mutual Holding Company	N/A	N/A	55.00%	N/A	N/A