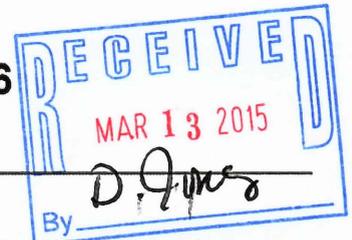


Board of Governors of the Federal Reserve System



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.

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

December 31, 2014

Month / Day / Year

N/A

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

I, David Allen

Name of the Holding Company Director and Official

President and 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.

Reporter's Name, Street, and Mailing Address

MoneyTree Corporation

Legal Title of Holding Company

P.O. Box 306

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

Lenoir City

TN

37771

City

State

Zip Code

200 East Broadway, Lenoir City, TN

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Robert King

VP & Controller

Name

Title

865-988-2145

Area Code / Phone Number / Extension

865-988-2148

Area Code / FAX Number

kingr@fnbtn.com

E-mail Address

*David Allen*  
 Signature of Holding Company Director and Official

3/12/15  
 Date of Signature

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

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 3387832  
 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**

**MoneyTree Corporation  
Lenoir City, Tennessee  
Fiscal Year Ended December 31, 2014**

- 1 Cover Page - Signature
- 2 Report Item 1: Annual Report to Shareholders
- 3 Report Item 2a: Organization Chart
- 4 Report Item 2b: Domestic Branch Listing - Submitted via email on 01-20-2015
- 5 Report Item 3: Shareholders 5% or more
- 6 Report Item 4: Insiders

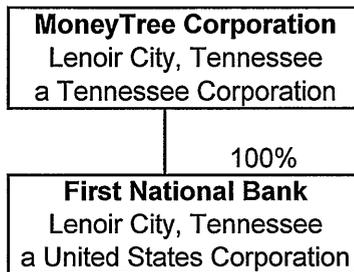
**Form FR Y-6**

**MoneyTree Corporation  
Lenoir City, Tennessee  
Fiscal Year Ended December 31, 2014**

Report Item

1: The Bank Holding Company prepares an annual report for its shareholders  
2 Copies are enclosed

2: Organizational Chart



Results: A list of branches for your holding company: MONEYTREE CORPORATION (3387832) of LENOIR CITY, TN.  
The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

**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)	198831	FIRST NATIONAL BANK	200 EAST BROADWAY	LENOIR CITY	TN	37771	LOUDON	UNITED STATES	3290	0	FIRST NATIONAL BANK	198831	
OK		Full Service	3408719	OCOEE CROSSING BRANCH	137 OCOEE CROSSING NW	CLEVELAND	TN	37312	BRADLEY	UNITED STATES	448868	7	FIRST NATIONAL BANK	198831	
OK		Full Service	3979330	MIDDLEBROOK PIKE OFFICE	9610 COUNTRYSIDE CENTER LANE	KNOXVILLE	TN	37931	KNOX	UNITED STATES	497267	10	FIRST NATIONAL BANK	198831	
OK		Full Service	1402807	WEST KNOX BRANCH	10514 KINGSTON PIKE	KNOXVILLE	TN	37922	KNOX	UNITED STATES	205682	4	FIRST NATIONAL BANK	198831	
OK		Full Service	76537	DIXIE LEE BRANCH	16239 HWY 70 EAST	LENOIR CITY	TN	37772	LOUDON	UNITED STATES	205679	1	FIRST NATIONAL BANK	198831	
OK		Full Service	3423262	HIGHWAY 321 BRANCH	257 MEDICAL PARK DRIVE	LENOIR CITY	TN	37772	LOUDON	UNITED STATES	453113	8	FIRST NATIONAL BANK	198831	
OK		Full Service	13831	LOUDON OFFICE	817 MULBERRY STREET	LOUDON	TN	37774	LOUDON	UNITED STATES	205681	3	FIRST NATIONAL BANK	198831	
OK		Full Service	3192184	TELLICO VILLAGE BRANCH	290 VILLAGE SQUARE DRIVE	LOUDON	TN	37774	LOUDON	UNITED STATES	419414	6	FIRST NATIONAL BANK	198831	
OK		Full Service	2813585	MARYVILLE OFFICE	1708 WEST BROADWAY AVENUE	MARYVILLE	TN	37801	BLOUNT	UNITED STATES	205683	5	FIRST NATIONAL BANK	198831	
OK		Full Service	4715133	VONORE OFFICE	2041 HIGHWAY 411	VONORE	TN	37885	MONROE	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	198831	

JA

Form FR Y-6

MoneyTree Corporation  
 Lenoir City, Tennessee  
 Fiscal Year Ended December 31, 2014

Report Item 3: Shareholders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended 12-31-2014				Shareholders 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 ended 12/31/2014		
(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
Samuel Ramsey Springfield, TN 37172	USA	86,709 Common Stock	11.23%			
G. L. Hall Lenoir City, TN 37771	USA	80,228 Common Stock	10.39%			

## Form FR Y-6

MoneyTree Corporation  
Lenoir City, Tennessee

Fiscal Year Ended December 31, 2014

## Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & 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)
C. David Allen Lenoir City, TN	N/A	Pres/CEO/Dir	Pres/CEO/Dir First National Bank	N/A	1.67	None	None
Sandra Chaffin Lenior City TN	N/A	Secretary	Sr. VP First National Bank	N/A	0.03	None	None
Mark Hackney Loudon, TN	N/A	Vice President	Sr. VP First National Bank	N/A	0.11	None	None
G. L. Hall Lenoir City, TN	Retired	Director	Director First National Bank	N/A	10.39	None	None
James W. Hamilton Lenoir City, TN	Retired	Director	Director First National Bank	N/A	1.55	None	None
Joy Littleton Loudon, TN	N/A	Director	Director First National Bank	N/A	3.58	None	JAG Enterprises - 33%
Avery Petty Lenoir City, TN	Real Estate Broker	Director	Director First National Bank	CFO Prism Development LLC	0.24	None	Prism Development LLC - 33%

Form FR Y-6

MoneyTree Corporation  
 Lenoir City, Tennessee  
 Fiscal Year Ended December 31, 2014

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & 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)
James Purdy Loudon, TN	Retired	Director	Director First National Bank	Director Riverview Golf Course Director Rivierview Dockominums	2.61	None	None
Samuel Ramsey Springfield, TN	Management Consulting	Director	Director First National Bank	President The Ramsey Group Secretary Burdett's Tea Shop & Trading Company	11.23	None	The Ramsey Group - 100%  Burdett's Tea Shop - 50%
Ted Wampler Lenoir City, TN	Retired	Chairman	Chairman First National Bank	Director Wampler's Farm Sausage Co. Trustee Edith Wampler Trust Owner Wampler Country Living Park	3.37	None	Wampler Country Living Park - 100%
Lafayette Williams Knoxville, TN	Livestock	Director	Director First National Bank	Secretary - Treas Plateau Livestock Exchange	1.33	None	Plateau Livestock Exchange - 25%
Chris Schubert Knoxville, TN	Contractor	Director	Director First National Bank	Superintendent Alex Schubert Construction, Inc	0.05	None	Longview Farms 50% partner  Caribe Properties, LLC 50% member

MoneyTree Corporation  
 Lenoir City, Tennessee  
 Fiscal Year Ended December 31, 2014

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & 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)
Sam F. Mishu Knoxville, TN	Real Estate Developer	Director	Director First National Bank	President M & M Development Company	0.05	None	M&M Development Company, Inc - 100%  M&M Investments - 60% M&M Broadway Partnership - 58.3% M&M West Tennessee Investments - 50% M&M West Tennessee Corporation - 100% M&M Lenoir City Corporation - 50% M&M West Town, LP - 50% M&M Town Corporation - 100% M&M Raines, LP - 50% M&M Elvis Corporation - 100% M&M Yale, LP - 49.5% M&M Ramill Corporation - 100% M&M East Tennessee Partnership - 51% M&M Tennessee Investments - 50% M&M Tennessee Corporation - 100% M&M Village Investment Partnership - 26% M&M Village Investments, LP - 25% M&M Village Corporation - 100% M&M Valley Investments, LP - 24% M&M Capital Investment, LP - 24% M&G Development Partnership - 60% M&G Development Partnership II - 60%