

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 23 REC'D

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, Jim Griffin

Name of the Holding Company Director and Official

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

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 2908650  
C.I. \_\_\_\_\_

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

North Georgia Community Financial Partners, Inc.

Legal Title of Holding Company

350 West Belmont Drive

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

Calhoun

GA

30701

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

William Taylor

CFO

Name

Title

706-629-6499

Area Code / Phone Number / Extension

706-629-7795

Area Code / FAX Number

wtaylor@ngnb.net

E-mail Address

www.ngnb.net

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

REVISOR  
5/12/16

**Form FRY-6**

**North Georgia Community Financial Partners, Inc.**  
Calhoun, Georgia  
December 31, 2015

**Report Item**

**1: Annual report to shareholders**

An annual report will not be prepared for 2015.

**2: Organization Chart**

Attached

**2.b: Branch Listing**

Attached

**3: Shareholders**

Attached

**4: Insiders**

Attached

FRY-6

Report Item 2: Organizational Chart

North Georgia Community Financial Partners, Inc.  
December 31, 2015

North Georgia Community Financial Partners, Inc.  
Calhoun, Georgia  
Incorporated in the State of Georgia  
LEI Number: N/A

North Georgia National Bank  
Calhoun, Georgia  
100% Ownership by HC  
Incorporated in the State of Georgia  
LEI Number: N/A

North Georgia Community Statutory Trust  
Calhoun, Georgia  
100% Ownership by HC  
Incorporated in the State of Georgia  
LEI Number: N/A

No additional companies that are not reported on the FR Y-10

 **REVISED**  
5/21/16

FR-Y6  
Report Item 2.b.

December 31, 2015

Name	Date Opened	Date Closed	Street Address	City	County	State	Country	Zip	Service Type
Main Office	February 1999	NA	350 West Belmont Drive	Calhoun	Gordon	GA	USA	30701	Full Service
Red Bud Road Office	December 2004	NA	100 Red Bud Road	Calhoun	Gordon	GA	USA	30701	Full Service
Down Town Office	June 2008	NA	406 Court Street	Calhoun	Gordon	GA	USA	30701	Full Service

*GL*

**Form FR Y-6**

North Georgia Community Financial Partners, Inc.  
Calhoun, Georgia

December 31, 2015

**Report Item 3: Shareholders**

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/15			Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holding of 5% or more with power to vote during the fiscal year ending 12/31/15		
(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
Ernest M. Acree, Jr. Dalton, GA	USA	66,200 - 7.31% Common Stock 0 - 0.00% Options	none		
Jim Griffin Tunnell Hill, GA	USA	81,000 - 8.95% Common Stock 0 - 0.00% Options			
Thomas M. Kinnamon Dalton, GA	USA	198,831 - 21.97% Common Stock 0 - 0.00% Options			
John Oxford Dalton, GA	USA	50,000 - 5.52% Common Stock 0 - 0.00% Options			
Charles Cofield Dalton, GA	USA	54,500 - 6.02% Common Stock 0 - 0.00% Options			

**Form FR Y-6**

North Georgia Community Financial Partners, Inc.  
Calhoun, Georgia

December 31, 2015

**Report Item 4: Insiders**

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

(1) Names and 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 and Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title and Position with Other Companies (include names of other companies)	(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)
Ernest M. Acree, Jr. Dalton, GA	C.P.A. Acree, Jinright & Co. P.C.	Director	Director North Ga. National Bank		7.31%	7.31% North Ga. National Bank	
				Shareholder & Officer Acree, Jinright, Leonard & Co.. PC			50% Acree, Jinright, Leonard & Co.. PC
				Shareholder Acree Propane, Inc.			30% Acree Propane, Inc.
				President Acree Realty, Inc.			25% Acree Realty, Inc.
				Member LOMA, LLC			50% LOMA, LLC
				Partner EM Acree I, LP			25% EM Acree I, LP
				Partner EM Acree Family LTD, Ptr			25% EM Acree Family LTD, Ptr
				Partner			25%

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Calhoun, Georgia

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				EM Acree II, LTD			EM Acree II, LTD
				Managing Member Acree Timber, LLC			25% Acree Timber, LLC
George R. Crowley Calhoun, GA	President & CEO North Georgia National Bank	President & CEO	N/A		2.87%	2.87%	North Ga. National Bank
				Member Will's Pills LLC			50% Will's Pills LLC
				Member Crowley Drug Inc.			50% Crowley Drug Inc.
Jim T. Griffin Tunnel Hill, GA	CFO Precision Products, Inc.	Director	Director North Ga. National Bank		8.95%	8.95%	North Ga. National Bank
				Owner Griffin Farms & Rentals			100% Griffin Farms and Rentals
				Member			50.00%

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				Tunnel Hill Properties, LLC			Tunnel Properties, LLC
				Shareholder		33.33%	
				Southern Engineered Products, Inc			Southern Engineered Products, Inc
				CEO		30%	
				Go Green Synthetic Lawn Solutions, LLC			Go Green Synthetic Lawn Solutions, LLC
				Member		50%	
				Griffin Family Enterprises, LLLP			Griffin Family Partnership LLLP
				Member		50%	
				Eco Tufting			Eco Tufting
				CFO		50%	
				Lexlawn, LLC			Lexlawn, LLC
				CFO		50%	
				Turf Evolutions, Inc.			Turf Evolutions, Inc.
				CFO		50%	
				Premium Pro Turf, Inc.			Premium Pro Turf, Inc.

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Calhoun, Georgia

December 31, 2015

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Thomas M. Kinnamon Dalton, GA	President Accent Yarns & Textiles, Inc.	Director, Secretary	Director and Chairman North Ga. National Bank		21.97%	21.97% North Ga. National Bank	
				President Accent Yarns & Textile, Inc.		50% Accent Yarns & Textile, Inc.	
				President Safeco Enterprises, Inc.		50% Safeco Enterprises, Inc.	
				Member PKF, LLC		33.33% PKF, LLC	
				Member Spring Place Mobile Home Park		81% Spring Place Mobile Home Park	
				Member Kinnamon Enterprises, LLC		81% Kinnamon Enterprises, LLC	
Michael E. Jinright	Managing Partner	None	Director		2.77%	2.77%	

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North Georgia Community Financial Partners, Inc.  
Calhoun, Georgia

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**Report Item 4: Insiders**

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Dalton, GA	Acree, Jinright & Co. P.C.		North Ga. National Bank	Partner S & J Investment Properties, LLC		North Ga. National Bank	50% S & J Investment Properties, LLC
				Managing Partner Acree, Jinright, Leonard & Co., P.C.			50% Acree, Jinright, Leonard
				Shareholder Jinright & Co. PC			100% Jinright & Co. PC
John Oxford Dalton, GA	Secretary / Treasurer Accent Yarns & Textiles, Inc.	None	Director North Ga. National Bank		5.52%	North Ga. National Bank	5.52%
				Secretary / Treasurer Accent Yarns & Textiles, Inc.			50% Accent Yarns & Textiles, Inc.
				Secretary / Treasurer / Shareholder Safeco Enterprises, Inc.			50% Safeco Enterprises, Inc.
				President			50%

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				Accent AirTechnologies		Accent AirTechnologies	
				Shareholder / President Accent Sales			50% Accent Sales
				Manager / Partner OF Enterprises LLLP			100% OF Enterprises LLLP