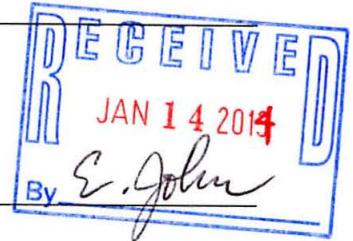


Board of Governors of the Federal Reserve System



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):
12-31-2013
 Month / Day / Year

I, Jeannie R. Summerlin
 Name of the Holding Company Director and Official
V.P.
 Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
SUM Financial Corporation
 Legal Title of Holding Company
82 RAILROAD Ave. E. P.O. Box 338
 (Mailing Address of the Holding Company) Street / P.O. Box
Pearson GA. 31642
 City State Zip Code

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.

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:
Jeannie R. Summerlin Sr. V.P.
 Name Title
912-422-3331
 Area Code / Phone Number / Extension
912-422-3324
 Area Code / FAX Number
ceb3@planttel.net
 E-mail Address

Jeannie R. Summerlin
 Signature of Holding Company Director and Official
1-10-2014
 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

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

For Federal Reserve Bank Use Only
 RSSD ID 2742005
 C.I. _____

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.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

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Physical location (if different from mailing address)

Form FR-Y-6

SUM Financial Corporation
Pearson, Georgia
Fiscal Year Ending December 31, 2013

Report Item

- 1: a. The Sum Financial Corp. is not required to prepare form 10K with the SEC.
- 1: b. The Sum Financial Corp. does not prepare an annual report for its shareholders.
- 2:a Organizational Chart

SUM FINANCIAL CORPORATION
Pearson, Georgia
INC. in Georgia
100%
The Citizens Exchange Bank
Pearson, Georgia
INC. in Georgia

- 2b The Sum Financial Corp. has no branches.

Supplemental Questions A,B,C,D: N/A

FORM FR-Y-6

DATE: 12-31-13

Report Item 3: Shareholders

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

Current Shareholder with ownership, control or holdings of 5% or more with power to vote .

(1) (a)	Robert A. Summerlin	Jeannie R. Summerlin
	Pearson, Georgia	Pearson, Georgia
(1) (b)	USA	USA
(1) (c)	11976 - 85%-common stock	935 - 7%-common stock

Report Item 3: Shareholders

(2) (a) (2) (b) (2) (c) is none.

Report Item 4: Directors and Officers
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

1) Name & address (city, state country)	(2) Principal occupation other than holding co	(3)(a) title & position with holding co	(3)(b) title & position with subsidiaries (include name of subsidiary)	(3)(c) title & position with other businesses	(4)(a) % of voting shares in holding Co.	(4)(b) % of voting shares in subsidiaries	(4)(c) List name of other company & percentage of voting securities
Robert Summerlin Pearson, GA	n/a	Director, Pres. chair. of board	Director, Pres. chair. of board (Citizens Exchange Bank)	n/a	85%	none	n/a
Jeannie Summerlin Pearson, GA	n/a	Director & V.P.	Director & V.P. (Citizens Exchange Bank)	n/a	7%	none	n/a
Mary Summerlin Pearson, GA	n/a	director, V.P. & S.E.C.	director, V.P. & secretary (Citizens Exchange Bank)	n/a	4%	none	n/a