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FR Y-6  
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Approval expires December 31, 2015  
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MAR 31 2015

Board of Governors of the Federal Reserve System



# FRB RICHMOND

## 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, **Mark D. Harrell**

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.

Reporter's Name, Street, and Mailing Address

**CNB Financial Services, Inc.**

Legal Title of Holding Company

**PO Box 130**

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

**Berkeley Springs**

**WV**

**25411**

City

State

Zip Code

**101 South Washington Street Berkeley Springs WV 25411**

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:

**Rebecca S. Stotler**

**SVP/CFO**

Name

Title

**304-258-1520**

Area Code / Phone Number / Extension

**304-258-9715**

Area Code / FAX Number

**rstotler@cnbww.com**

E-mail Address

**www.cnbww.com**

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

Signature of Holding Company Director and Official

**03/26/2015**

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

**2909200**

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."

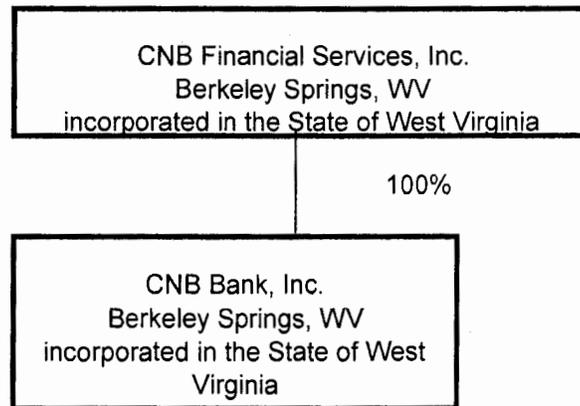
No

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CNB Financial Services, Inc.  
Berkeley Springs, WV 25411  
Fiscal Year Ending December 31, 2014

Report Item

- 1: a. The BHC is not registered with the SEC.
- 1: b. The BHC does prepare an annual report for its shareholders.  
Enclosed are two copies of the annual report.
  
- 2: Organizational Chart



Supplement to Organization Chart

- (a) - None
- (b) - submitted on 3-26-15 via email
- (c) - None
- (d) - None

Results: A list of branches for your depository institution: CNB BANK, INC. (ID\_RSSD: 944627).  
 This depository institution is held by CNB FINANCIAL SERVICES, INC. (2909200) of BERKELEY SPRINGS, WV.  
 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)	944627	CNB BANK, INC.	101 S. WASHINGTON ST.	BERKELEY SPRINGS	WV	25411	MORGAN	UNITED STATES	9064	0	CNB BANK, INC.	944627	
ok		Full Service	3287727	HANCOCK BRANCH	333 E MAIN STREET	HANCOCK	MD	21750	WASHINGTON	UNITED STATES	429744	5	CNB BANK, INC.	944627	
ok		Full Service	1901364	MORGAN SQUARE BRANCH	1610 VALLEY ROAD	BERKELEY SPRINGS	WV	25411	MORGAN	UNITED STATES	231588	1	CNB BANK, INC.	944627	
ok		Full Service	3351600	FALLING WATERS BRANCH	1231 T J JACKSON DRIVE	FALLING WATERS	WV	25419	BERKELEY	UNITED STATES	442333	6	CNB BANK, INC.	944627	
ok		Full Service	3288434	HEDGESVILLE BRANCH	2646 HEDGESVILLE ROAD	MARTINSBURG	WV	25403	BERKELEY	UNITED STATES	231589	2	CNB BANK, INC.	944627	
ok		Full Service	3136807	SOUTH MARTINSBURG BRANCH	14994 APPLE HARVEST DRIVE	MARTINSBURG	WV	25405	BERKELEY	UNITED STATES	365393	4	CNB BANK, INC.	944627	

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December 31, 2014

Report Item 3.1: Shareholders  
(1)(a)(1)(b)(1)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 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
<b>Deborah Dhayer</b> <b>Berkeley Springs, WV</b>	<b>USA</b>	<b>44,810 - 10.84% Common Stock</b>
In Certificate Form Held at Broker		440 shares 44,370 shares
<b>Charles S. Trump IV</b> <b>Berkeley Springs, WV</b>	<b>USA</b>	<b>28,533 - 6.90% Common Stock</b>
Charles S. Trump IV Charles S. Trump IV custodian for minor child Charles S. Trump IV , IRA Susan J. Trump (wife)		27,241 shares 250 shares 200 shares 842 shares
<b>Conrad S. Trump</b> <b>Berkeley Springs, WV</b>	<b>USA</b>	<b>27,827 - 6.73% Common Stock</b>
Conrad S. Trump Conrad S. Trump custodian for minor children Kimberly Trump (wife)		27,377 shares 300 shares 150 shares
<b>Kirsten N. Trump</b> <b>Berkeley Springs, WV</b>	<b>USA</b>	<b>27,677 - 6.69% Common Stock</b>
Kirsten N. Trump Kirsten N. Trump custodian for minor child		27,527 shares 150 shares

Report Item 3.2: Shareholders  
(2)(a)(2)(b)(2)(c)

Shareholders, other than listed above, with ownership, control or holdings of 5% or more with power to vote during the year 2014

**NONE**

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

(1) Names & Addresses (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)
Kenneth W. Apple Falling Waters, WV	Certified Public Accountant	Director	Director	Sole Proprietor - Kenneth W. Apple, CPA	0.45%	None	Kenneth W. Apple, CPA - 100%
Margaret S. Bartles Martinsburg, WV	Realtor	Director	Director	Associate Broker/Branch Mgr - Long & Foster Real Estate	0.05%	None	N/A
Thomas A. Close Berkeley Springs, WV	Certified Public Accountant	Director	Director	Member - BTM CPA, LLP	0.09%	None	BTM CPA, LLP - 33% Berkeley Homes, Inc. - 50% Harrison Ave Apts - 50% North Berkeley Limited - 50% Close Land Development - 50% Blue Mountain Estates LLC - 50% Paw Paw Townhouses LTD - 30%
Deborah Dhayer Berkeley Springs, WV	Tire Sales	Director	Director	Vice President - Eddie's Tire Service	10.84%	None	Eddie's Tire Service - 75%
Jay E. Dick <sup>(1)</sup> Berkeley Springs, WV	Retired - Manager - Hunters Hardware Inc.	Director	Director	N/A	3.79%	None	N/A
Mark D. Harrell Berkeley Springs, WV	N/A	Director & President/CEO	Director President/CEO	N/A	0.08%	None	Floor Coverings, LLC - 100%
Jerald McGraw <sup>(1)</sup> Berkeley Springs, WV	Retired - Insurance	Director	Director	N/A	0.35%	None	N/A
Martha H. Quarantillo Berkeley Springs, WV	Pharmacist	Director	Director	Pharmacist - Reed's Pharmacy VP - Berkeley Springs Surgical Asso	0.10%	None	N/A
Thomas F. Rokisky Berkeley Springs, WV	Retired - President/CEO CNB Financial Services, Inc. CNB Bank, Inc.	Director	Director	N/A	0.04%	None	N/A
Charles S. Trump IV <sup>(1)</sup> Berkeley Springs, WV	Attorney at Law	Director & Chairman Principal Shareholder	Director & Chairman	Attorney at Law Trump & Trump	6.90%	None	Trump & Trump, LC - 33% Megalopetros - 33%
Arlie R. Yost <sup>(1)</sup> Berkeley Springs, WV	Retired - Appraiser	Director	Director	N/A	0.54%	None	N/A
John E. Barker <sup>(1)</sup> Berkeley Springs, WV	Auto Sales - Service	Director Emeritus	Director Emeritus	Sole Proprietor - Barker Auto Sales	4.30%	None	Barker Auto Sales - 100%
Herbert L. Eppinger <sup>(1)</sup> Berkeley Springs, WV	Retired - Agriculture	Director Emeritus	Director Emeritus	N/A	0.69%	None	N/A
J. Philip Kesecker <sup>(1)</sup> Berkeley Springs, WV	Real Estate Development	Director Emeritus	Director Emeritus	President - JPK, Inc.	3.04%	None	JPK, Inc - 60% Seely & Kesecker, LLC - 50% Fairview Oaks, LLC - 50% Kesecker Knoll, LLC - 50% Ridgeview, Inc. - 60% Posey Hollow LLC - 50%
Rebecca S. Stotler <sup>(1)</sup> Berkeley Springs, WV	N/A	Sr. Vice President/CFO	Sr. Vice President/CFO	N/A	0.05%	None	N/A
Patricia C. Muldoon Smithsburg, MD	N/A	Ex. Vice President/COO	Ex. Vice President/COO	N/A	0.00%	None	N/A
Conrad S. Trump Berkeley Springs, WV	Teacher	Principal Shareholder	Principal Shareholder	N/A	6.73%	None	N/A
Kirsten N. Trump Berkeley Springs, WV	College Professor	Principal Shareholder	Principal Shareholder	N/A	6.69%	None	N/A

<sup>(1)</sup> - These shares held in bank holding company are in concert with family members - spouses, children, etc.