

<b>Form 5500</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Annual Return/Report of Employee Benefit Plan</b>  This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).  <p style="text-align: center;">▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p>	OMB Nos. 1210-0110 1210-0089  <b>2013</b>  <b>This Form is Open to Public Inspection</b>
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<b>Part I</b>	<b>Annual Report Identification Information</b>
For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>	
A This return/report is for:	<input type="checkbox"/> a multiemployer plan; <input type="checkbox"/> a multiple-employer plan; or <input checked="" type="checkbox"/> a single-employer plan; <input type="checkbox"/> a DFE (specify) ____
B This return/report is:	<input type="checkbox"/> the first return/report; <input type="checkbox"/> the final return/report; <input type="checkbox"/> an amended return/report; <input type="checkbox"/> a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here. . . . .	<input type="checkbox"/>
D Check box if filing under:	<input checked="" type="checkbox"/> Form 5558; <input type="checkbox"/> automatic extension; <input type="checkbox"/> the DFVC program; <input type="checkbox"/> special extension (enter description)

<b>Part II</b>	<b>Basic Plan Information</b> —enter all requested information						
<b>1a</b> Name of plan <u>WOODSTOCK HOLDING COMPANY, INC. PREVAILING WAGE PENSION PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><b>1b</b> Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2"><b>1c</b> Effective date of plan <u>09/01/1992</u></td> </tr> </table>	<b>1b</b> Three-digit plan number (PN) ▶	<u>001</u>	<b>1c</b> Effective date of plan <u>09/01/1992</u>			
<b>1b</b> Three-digit plan number (PN) ▶	<u>001</u>						
<b>1c</b> Effective date of plan <u>09/01/1992</u>							
<b>2a</b> Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)  <u>WOODSTOCK HOLDING COMPANY, INC.</u>  <u>153 BLUE SKY PARKWAY</u> <u>LEXINGTON, KY 40509</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2"><b>2b</b> Employer Identification Number (EIN) <u>61-1246881</u></td> </tr> <tr> <td colspan="2"><b>2c</b> Sponsor's telephone number <u>859-263-2720</u></td> </tr> <tr> <td colspan="2"><b>2d</b> Business code (see instructions) <u>237310</u></td> </tr> </table>	<b>2b</b> Employer Identification Number (EIN) <u>61-1246881</u>		<b>2c</b> Sponsor's telephone number <u>859-263-2720</u>		<b>2d</b> Business code (see instructions) <u>237310</u>	
<b>2b</b> Employer Identification Number (EIN) <u>61-1246881</u>							
<b>2c</b> Sponsor's telephone number <u>859-263-2720</u>							
<b>2d</b> Business code (see instructions) <u>237310</u>							

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature. Signature of plan administrator	10/09/2014 Date	WILLIAM WILBURN Enter name of individual signing as plan administrator
<b>SIGN HERE</b>	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor Name <input type="checkbox"/> Same as Plan Sponsor Address		<b>3b</b> Administrator's EIN	
<b>4</b> If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: <b>a</b> Sponsor's name		<b>3c</b> Administrator's telephone number  <b>4b</b> EIN <b>4c</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year		<b>5</b>	160
<b>6</b> Number of participants as of the end of the plan year (welfare plans complete only lines <b>6a</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).			
<b>a</b> Active participants .....		<b>6a</b>	43
<b>b</b> Retired or separated participants receiving benefits .....		<b>6b</b>	0
<b>c</b> Other retired or separated participants entitled to future benefits .....		<b>6c</b>	9
<b>d</b> Subtotal. Add lines <b>6a</b> , <b>6b</b> , and <b>6c</b> .....		<b>6d</b>	52
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits .....		<b>6e</b>	0
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....		<b>6f</b>	52
<b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....		<b>6g</b>	52
<b>h</b> Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested .....		<b>6h</b>	0
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....		<b>7</b>	
<b>8a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2C 3D			
<b>b</b> If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
<b>9a</b> Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor		<b>9b</b> Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	
<b>10</b> Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
<b>a Pension Schedules</b> (1) <input type="checkbox"/> <b>R</b> (Retirement Plan Information)  (2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary  (3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		<b>b General Schedules</b> (1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information) (2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan) (3) <input type="checkbox"/> <b>A</b> (Insurance Information) (4) <input type="checkbox"/> <b>C</b> (Service Provider Information) (5) <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information) (6) <input checked="" type="checkbox"/> <b>G</b> (Financial Transaction Schedules)	

<div>SCHEDULE G (Form 5500)  Department of Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration</div>	<div>Financial Transaction Schedules</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2013</div> <div>This Form is Open to Public Inspection.</div>
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For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013		
A Name of plan WOODSTOCK HOLDING COMPANY, INC. PREVAILING WAGE PENSION PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 WOODSTOCK HOLDING COMPANY, INC.		D Employer Identification Number (EIN) 61-1246881

Part I	<b>Schedule of Loans or Fixed Income Obligations in Default or Classified as Uncollectible</b> Complete as many entries as needed to report all loans or fixed income obligations in default or classified as uncollectible. Check box (a) if obligor is known to be a party in interest. Attach Overdue Loan Explanation for each loan listed. See Instructions.
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(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items
<input type="checkbox"/>		

	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items
<input type="checkbox"/>		

	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items
<input type="checkbox"/>		

	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

<b>(a)</b>	<b>(b)</b> Identity and address of obligor		<b>(c)</b> Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
<input type="checkbox"/>					
		Amount received during reporting year		Amount overdue	
<b>(d)</b> Original amount of loan	<b>(e)</b> Principal	<b>(f)</b> Interest	<b>(g)</b> Unpaid balance at end of year	<b>(h)</b> Principal	<b>(i)</b> Interest

  

<b>(a)</b>	<b>(b)</b> Identity and address of obligor		<b>(c)</b> Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
<input type="checkbox"/>					
		Amount received during reporting year		Amount overdue	
<b>(d)</b> Original amount of loan	<b>(e)</b> Principal	<b>(f)</b> Interest	<b>(g)</b> Unpaid balance at end of year	<b>(h)</b> Principal	<b>(i)</b> Interest

  

<b>(a)</b>	<b>(b)</b> Identity and address of obligor		<b>(c)</b> Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
<input type="checkbox"/>					
		Amount received during reporting year		Amount overdue	
<b>(d)</b> Original amount of loan	<b>(e)</b> Principal	<b>(f)</b> Interest	<b>(g)</b> Unpaid balance at end of year	<b>(h)</b> Principal	<b>(i)</b> Interest

  

<b>(a)</b>	<b>(b)</b> Identity and address of obligor		<b>(c)</b> Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
<input type="checkbox"/>					
		Amount received during reporting year		Amount overdue	
<b>(d)</b> Original amount of loan	<b>(e)</b> Principal	<b>(f)</b> Interest	<b>(g)</b> Unpaid balance at end of year	<b>(h)</b> Principal	<b>(i)</b> Interest

  

<b>(a)</b>	<b>(b)</b> Identity and address of obligor		<b>(c)</b> Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
<input type="checkbox"/>					
		Amount received during reporting year		Amount overdue	
<b>(d)</b> Original amount of loan	<b>(e)</b> Principal	<b>(f)</b> Interest	<b>(g)</b> Unpaid balance at end of year	<b>(h)</b> Principal	<b>(i)</b> Interest

**Part II Schedule of Leases in Default or Classified as Uncollectible**

Complete as many entries as needed to report all leases in default or classified as uncollectible. Check box (a) if lessor or lessee is known to be a party in interest. Attach Overdue Lease Explanation for each lease listed. (See instructions)

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
<input type="checkbox"/>						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	
(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
<input type="checkbox"/>						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	
(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
<input type="checkbox"/>						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	
(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
<input type="checkbox"/>						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	
(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
<input type="checkbox"/>						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	
(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
<input type="checkbox"/>						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

**Part III Nonexempt Transactions**

Complete as many entries as needed to report all nonexempt transactions. **Caution:** If a nonexempt prohibited transaction occurred with respect to a disqualified person, file Form 5330 with the IRS to pay the excise tax on the transaction.

<b>(a)</b> Identity of party involved	<b>(b)</b> Relationship to plan, employer, or other party-in-interest	<b>(c)</b> Description of transaction including maturity date, rate of interest, collateral, par or maturity value			<b>(d)</b> Purchase price
CUMBERLAND SECURITY BANK	MAJORITY OWNERSHP BY PLAN TRUSTEE	HOLDING OF PLAN INVESTMENTS			
<b>(e)</b> Selling price	<b>(f)</b> Lease rental	<b>(g)</b> Transaction expenses	<b>(h)</b> Cost of asset	<b>(i)</b> Current value of asset	<b>(j)</b> Net gain (or loss) on each transaction
			1223422	1223422	

  

<b>(a)</b> Identity of party involved	<b>(b)</b> Relationship to plan, employer, or other party-in-interest	<b>(c)</b> Description of transaction including maturity date, rate of interest, collateral, par or maturity value			<b>(d)</b> Purchase price
<b>(e)</b> Selling price	<b>(f)</b> Lease rental	<b>(g)</b> Transaction expenses	<b>(h)</b> Cost of asset	<b>(i)</b> Current value of asset	<b>(j)</b> Net gain (or loss) on each transaction

  

<b>(a)</b> Identity of party involved	<b>(b)</b> Relationship to plan, employer, or other party-in-interest	<b>(c)</b> Description of transaction including maturity date, rate of interest, collateral, par or maturity value			<b>(d)</b> Purchase price
<b>(e)</b> Selling price	<b>(f)</b> Lease rental	<b>(g)</b> Transaction expenses	<b>(h)</b> Cost of asset	<b>(i)</b> Current value of asset	<b>(j)</b> Net gain (or loss) on each transaction

  

<b>(a)</b> Identity of party involved	<b>(b)</b> Relationship to plan, employer, or other party-in-interest	<b>(c)</b> Description of transaction including maturity date, rate of interest, collateral, par or maturity value			<b>(d)</b> Purchase price
<b>(e)</b> Selling price	<b>(f)</b> Lease rental	<b>(g)</b> Transaction expenses	<b>(h)</b> Cost of asset	<b>(i)</b> Current value of asset	<b>(j)</b> Net gain (or loss) on each transaction

  

<b>(a)</b> Identity of party involved	<b>(b)</b> Relationship to plan, employer, or other party-in-interest	<b>(c)</b> Description of transaction including maturity date, rate of interest, collateral, par or maturity value			<b>(d)</b> Purchase price
<b>(e)</b> Selling price	<b>(f)</b> Lease rental	<b>(g)</b> Transaction expenses	<b>(h)</b> Cost of asset	<b>(i)</b> Current value of asset	<b>(j)</b> Net gain (or loss) on each transaction

  

<b>(a)</b> Identity of party involved	<b>(b)</b> Relationship to plan, employer, or other party-in-interest	<b>(c)</b> Description of transaction including maturity date, rate of interest, collateral, par or maturity value			<b>(d)</b> Purchase price
<b>(e)</b> Selling price	<b>(f)</b> Lease rental	<b>(g)</b> Transaction expenses	<b>(h)</b> Cost of asset	<b>(i)</b> Current value of asset	<b>(j)</b> Net gain (or loss) on each transaction

  

<b>(a)</b> Identity of party involved	<b>(b)</b> Relationship to plan, employer, or other party-in-interest	<b>(c)</b> Description of transaction including maturity date, rate of interest, collateral, par or maturity value			<b>(d)</b> Purchase price
<b>(e)</b> Selling price	<b>(f)</b> Lease rental	<b>(g)</b> Transaction expenses	<b>(h)</b> Cost of asset	<b>(i)</b> Current value of asset	<b>(j)</b> Net gain (or loss) on each transaction

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>► File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2013</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>		
<b>A</b> Name of plan <u>WOODSTOCK HOLDING COMPANY, INC. PREVAILING WAGE PENSION PLAN</u>	<b>B</b> Three-digit plan number (PN) ►	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>WOODSTOCK HOLDING COMPANY, INC.</u>	<b>D</b> Employer Identification Number (EIN)  <u>61-1246881</u>	

Part I	Asset and Liability Statement		
<b>1</b> Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. <b>Round off amounts to the nearest dollar.</b> MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>		
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	1449	44
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	1265727	1223422
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>		
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>		

**1d** Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities .....	<b>1d(1)</b>		
(2) Employer real property .....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation .....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e) .....	<b>1f</b>	1267176	1223466

**Liabilities**

<b>g</b> Benefit claims payable .....	<b>1g</b>		
<b>h</b> Operating payables .....	<b>1h</b>		
<b>i</b> Acquisition indebtedness .....	<b>1i</b>		
<b>j</b> Other liabilities .....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j) .....	<b>1k</b>		

**Net Assets**

<b>l</b> Net assets (subtract line 1k from line 1f) .....	<b>1l</b>	1267176	1223466
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**Part II Income and Expense Statement**

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

**Income**

		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers .....	<b>2a(1)(A)</b>	615498	
<b>(B)</b> Participants .....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers) .....	<b>2a(1)(C)</b>		
(2) Noncash contributions .....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		615498
<b>b Earnings on investments:</b>			
(1) Interest:			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit) .....	<b>2b(1)(A)</b>	4641	
<b>(B)</b> U.S. Government securities .....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments .....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants) .....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans .....	<b>2b(1)(E)</b>		
<b>(F)</b> Other .....	<b>2b(1)(F)</b>	44	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		4685
(2) Dividends: <b>(A)</b> Preferred stock .....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock .....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds) .....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		
(3) Rents .....	<b>2b(3)</b>		
(4) Net gain (loss) on sale of assets: <b>(A)</b> Aggregate proceeds .....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions) .....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result .....	<b>2b(4)(C)</b>		
(5) Unrealized appreciation (depreciation) of assets: <b>(A)</b> Real estate .....	<b>2b(5)(A)</b>		
<b>(B)</b> Other .....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)		
c Other income .....	2c		
d Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d		620183

**Expenses**

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	663863	
(2) To insurance carriers for the provision of benefits .....	2e(2)		
(3) Other .....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3) .....	2e(4)		663863
f Corrective distributions (see instructions) .....	2f		
g Certain deemed distributions of participant loans (see instructions) .....	2g		
h Interest expense .....	2h		
i Administrative expenses: (1) Professional fees .....	2i(1)		
(2) Contract administrator fees .....	2i(2)		
(3) Investment advisory and management fees .....	2i(3)		
(4) Other .....	2i(4)	30	
(5) Total administrative expenses. Add lines 2i(1) through (4) .....	2i(5)		30
j Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j		663893

**Net Income and Reconciliation**

k Net income (loss). Subtract line 2j from line 2d .....	2k		-43710
l Transfers of assets:			
(1) To this plan .....	2l(1)		
(2) From this plan .....	2l(2)		

**Part III Accountant's Opinion**

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unqualified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

**b** Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☐ Yes ☒ No

**c** Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: DAVID REED, CPA

(2) EIN: 40-0943106

**d** The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

- a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.) .....
- b** Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) .....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) .....		X	
<b>4c</b>			
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) .....	X		1223422
<b>4d</b>			
<b>e</b> Was this plan covered by a fidelity bond? .....	X		500000
<b>4e</b>			
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....		X	
<b>4f</b>			
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? .....		X	
<b>4g</b>			
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? .....		X	
<b>4h</b>			
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) .....	X		
<b>4i</b>			
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.) .....		X	
<b>4j</b>			
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? .....		X	
<b>4k</b>			
<b>l</b> Has the plan failed to provide any benefit when due under the plan? .....		X	
<b>4l</b>			
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....		X	
<b>4m</b>			
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. ....			
<b>4n</b>			

**5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?  
 If "Yes," enter the amount of any plan assets that reverted to the employer this year. .... ☐ Yes ☒ No Amount:

**5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

**5c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☐ Yes ☐ No ☐ Not determined

## Part V Trust Information (optional)

<b>6a</b> Name of trust WOODSTOCK HOLDING COMPANY, INC.	<b>6b</b> Trust's EIN 611246881
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**Woodstock Holding Company, Inc.  
Prevailing Wage Pension Plan**

**Financial Statements**

**December 31, 2013 and 2012**

***J. DAVID REED, CPA***  
**Louisville, Kentucky**

## **Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**

### Table of Contents

December 31, 2013 and 2012

Independent Auditor's Report.....	1
-----------------------------------	---

### **Financial Statements**

Statements of Net Assets Available for Benefits .....	3
Statement of Changes in Net Assets Available for Benefits .....	4
Notes to Financial Statements .....	5

### **Supplementary Schedule**

Schedule of Assets (Held at End of Year).....	10
Schedule of Prohibited Transactions .....	11

# ***J. David Reed, CPA***

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## **Independent Auditor's Report on Financial Statements**

### **Trustees**

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**

### **Report on the Financial Statements**

I have audited the accompanying financial statements of the Woodstock Holding Company, Inc. Prevailing Wage Pension Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statement of changes in net assets available for benefits for the year ended December 31, 2013, and the related notes to the financial statements.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

My responsibility is to express an opinion on these financial statements based on my audits. I conducted my audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, I express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for audit opinion.

### **Opinion**

In my opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2013 and 2012, and the changes in net assets available for benefits for the year ended December 31, 2013, in accordance with accounting principles generally accepted in the United States of America.

## **Independent Auditor's Report (Continued)**

### **Report on Supplementary Information**

My audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying supplemental schedules, Schedule of Assets (Held at End of Year) and Schedule of Prohibited Transactions, are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In my opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

A handwritten signature in black ink that reads "David Reed CPA". The signature is written in a cursive, flowing style.

Louisville, Kentucky  
October 8, 2014

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**  
**Statements of Net Assets Available for Benefits**  
**December 31, 2013 and 2012**

	<u>2013</u>	<u>2012</u>
<b>ASSETS</b>		
Investments, at fair market	\$ 1,223,422	\$ 1,265,727
Receivables:		
Accrued interest	44	-
Fee Reimbursement	<u>-</u>	<u>1,449</u>
<b>Net Assets Available For Benefits</b>	<u><u>\$ 1,223,466</u></u>	<u><u>\$ 1,267,176</u></u>

See accompanying notes.

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**  
**Statement of Changes in Net Assets Available for Benefits**  
**Year ended December 31, 2013**

**Additions to Net Assets Attributed To:**

Interest	\$ 4,685
Employer contributions	<u>615,498</u>

<b>Total additions</b>	620,183
------------------------	---------

**Deductions from Net Assets Attributed To:**

Benefits paid to participants	663,863
Administrative expenses	<u>30</u>

<b>Total deductions</b>	<u>663,893</u>
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<b>Net decrease</b>	(43,710)
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**Net assets available for benefits:**

<b>Beginning of Year</b>	<u>1,267,176</u>
--------------------------	------------------

<b>End of Year</b>	<u><u>\$ 1,223,466</u></u>
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See accompanying notes.

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**  
**Notes to Financial Statements**  
**December 31, 2013 and 2012**

**Note A - Description of Plan**

The following description of the Woodstock Holding Company, Inc. Prevailing Wage Pension Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

1. General: The Plan is a money purchase pension plan, established September 1, 1992, covering all eligible employees of Woodstock Holding Company, Inc. (the "Company"). It is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").
2. Plan Eligibility: Eligible individuals consist of employees rendering services for the Company on contracts subject to the Davis-Bacon Act, Service Contract Act or other federal, state or municipal prevailing wage laws.
3. Participant Accounts: Each participant's account is credited with an allocation of (a) the Company's contribution, (b) Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.
4. Contributions: Contributions are determined by the Company based on rates that satisfy the wage determination issued by the governmental agency responsible for the contract. Such contributions cannot exceed 100% of the employee's compensation. No employee contributions are allowed by the Plan.
5. Investments: The Plan's assets are invested in interest bearing cash and certificates of deposit with maturities of less than one year.
6. Vesting: Participants are immediately vested in their share of employer contributions and net trust earnings allocated to their accounts.
7. Payment of Benefits: Under terms of the Plan, participants are eligible for benefit payments upon reaching age 65. The Plan also provides for distributions to participants, or their beneficiaries, upon death, disability, early retirement at or after age 55, and termination of employment. Participants may choose to have benefits paid directly to them or to have benefits paid directly to another qualified retirement plan or individual retirement arrangement on their behalf. A terminated participant shall be entitled to receive benefits based on the distributable value of their participant account in one or more of the following ways: (a) lump sum payment, (b) purchase of a joint and survivor or life annuity or (c) a combination of the above. Under certain circumstances, other methods of payment are available under the Plan. In-service withdrawals are also available as outlined in the Plan agreement.

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**  
**Notes to Financial Statements (Continued)**  
**December 31, 2013 and 2012**

**Note B - Summary of Significant Accounting Policies**

1. Basis of Accounting: The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP"). The Accounting Standards Codification ("ASC") as produced by the Financial Accounting Standards Board ("FASB") is the sole source of authoritative U.S. GAAP for nongovernmental entities.
2. Use of Estimates: The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and the disclosure of contingent assets and liabilities. Actual results could differ from those estimates.
3. Investment Valuation and Income Recognition: Investments consist of interest bearing cash and short-term certificates of deposit. The certificates of deposit are stated at cost which approximates fair value. Interest is recorded when paid.
4. Payment of Benefits: Benefits are recorded when paid.
5. Administrative Expenses: Certain administrative expenses of the Plan are paid by the Company are therefore are not reflected in the accompanying financial statements.
6. Minimum Funding Requirements: The Company is responsible for contributions required to meet the minimum funding standards of ERISA Section 302(e). Such requirements have been met.

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**  
**Notes to Financial Statements (Continued)**  
**December 31, 2013 and 2012**

**Note C - Investments**

The following table presents investments that represent 5% or more of the Plan's net assets available for benefits at December 31, 2013 and 2012:

	<u>2013</u>	<u>2012</u>
Cumberland Security Bank Certificate of Deposit #43689	\$ 260,000	\$ -
Cumberland Security Bank Certificate of Deposit #43701	220,000	-
Cumberland Security Bank Certificate of Deposit #43742	200,000	-
Cumberland Security Bank Certificate of Deposit #43741	175,000	-
Cumberland Security Bank Certificate of Deposit #43713	160,000	-
Cumberland Security Bank Certificate of Deposit #43729	100,000	-
Cumberland Security Bank Certificate of Deposit #43724	75,000	-
Cumberland Security Bank Certificate of Deposit #43604	-	300,000
Cumberland Security Bank Certificate of Deposit #43617	-	250,000
Cumberland Security Bank Certificate of Deposit #43622	-	180,000
Cumberland Security Bank Certificate of Deposit #43595	-	140,000
Cumberland Security Bank Certificate of Deposit #43584	-	125,000
Cumberland Security Bank Certificate of Deposit #43635	-	115,000
Cumberland Security Bank Certificate of Deposit #43571	-	100,000

**Note D - Fair Value Measurements**

FASB ASC 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

- Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2: Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**  
**Notes to Financial Statements (Continued)**  
**December 31, 2013 and 2012**

**Note D - Fair Value Measurements (Continued)**

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2013 and 2012.

*Cash and equivalents:* Valued at cost, which approximates fair value.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis at December 31, 2013:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Cash and equivalents	\$ 1,223,422	\$ -	\$ -	\$ 1,223,422

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis at December 31, 2012:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Cash and equivalents	\$ 1,265,727	\$ -	\$ -	\$ 1,265,727

**Note E - Related Party Transactions**

The Plan's trustees own 100% of the stock of Woodstock Holding Company, the Plan's Sponsor.

Certain administrative services are provided by the Company at no cost to the Plan and certain administrative costs incurred by the Plan are paid by the Company.

**Note F - Prohibited Transaction**

At December 31, 2013 and 2012, the Plan's investments were held at a financial institution located in Kentucky. The Plan's trustees own 95% of the stock in that institution. The holding of these investments is considered a non-exempt party-in-interest transaction and is reported in the accompanying supplemental schedule of prohibited transactions. The Plan's investments were subsequently transferred to another financial institution during 2014 that is not affiliated with the trustees.

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**  
**Notes to Financial Statements (Continued)**  
**December 31, 2013 and 2012**

**Note G - Concentration of Credit Risk**

The Plan maintains its cash and certificates of deposit with a financial institution located in Kentucky. The balance is insured by the Federal Deposit Insurance Corporation up to \$250,000. At December 31, 2013, there were uninsured balances totaling \$973,422.

**Note H - Income Tax Status**

The Internal Revenue Service ruled on March 31, 2008 that the Non-Standardized Prototype Plan (the prototype of Datair Employee Benefit Systems, Inc. upon which the Plan is based), as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). The Plan has been amended since receiving the determination letter. However, the Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the IRC and therefore, believes that the Plan is qualified and the related trust is tax exempt.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2010.

**Note I - Plan Termination**

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

**Note J - Subsequent Events**

The Plan is currently under a Department of Labor investigation. The outcome of the investigation cannot be determined at this time.

Subsequent events for the Plan have been considered through the date of the Independent Auditor's Report which represents the date the financial statements were available to be issued. Management believes there are no other such events that require disclosure.

## **Supplemental Schedules**

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**  
**Schedule of Assets (Held at End of Year)**  
**Form 5500, Schedule H, Part IV, Line 4i**  
**EIN # 61-1246881 Plan #001**  
**December 31, 2013**

<u>(a)</u>	<u>Identity of Issue, Borrower, Lessor or Similar Party (b)</u>	<u>Description of Investment Including Maturity Rate, Rate of Interest, Collateral, Par or Maturity Value (c)</u>	<u>Cost (d)</u>	<u>Current Value (e)</u>
*	Cumberland Security Bank	Certificate of Deposit #43689, .30% interest rate, matures 1/21/14	\$ 260,000	\$ 260,000
*	Cumberland Security Bank	Certificate of Deposit #43701, .30% interest rate, matures 2/23/14	220,000	220,000
*	Cumberland Security Bank	Certificate of Deposit #43742, .30% interest rate, matures 6/23/14	200,000	200,000
*	Cumberland Security Bank	Certificate of Deposit #43741, .30% interest rate, matures 7/23/14	175,000	175,000
*	Cumberland Security Bank	Certificate of Deposit #43713, .30% interest rate, matures 3/21/14	160,000	160,000
*	Cumberland Security Bank	Certificate of Deposit #43729, .30% interest rate, matures 5/21/14	100,000	100,000
*	Cumberland Security Bank	Certificate of Deposit #43724, .30% interest rate, matures 4/26/14	75,000	75,000
*	Cumberland Security Bank	Cash	<u>33,422</u>	<u>33,422</u>
			<u>\$ 1,223,422</u>	<u>\$ 1,223,422</u>

\* denotes party-in-interest

See accompanying independent auditors report.

**Woodstock Holding Company, Inc. Prevailing Wage Pension Plan**  
**Schedule of Prohibited Transactions**  
**Form 5500, Schedule G, Part III**  
**EIN # 61-1246881                      Plan #001**  
**December 31, 2013**

<u>Parties (a), Relationship (b), and Description (c)</u>	<u>Cost of Asset (h)</u>	<u>Current Value (i)</u>
Holding of assets at Cumberland Security Bank, owned principally by the Plan Trustee	\$ 1,223,422	\$ 1,223,422

See accompanying independent auditors report.

[illegible]