| Forr  | n 5500-SF                                  | Short Form Annu   | al Return/Repo<br>Benefit Pla |   | II Employee OMB Nos. 1210-01<br>1210-00  |   |                        |  |  |  |
|---|--|---|-------------------------------|---|--|---|------------------------|--|--|--|
|   | nent of the Treasury<br>al Revenue Service | This form is required to be fil   |                               |   | 2015   |   |                        |  |  |  |
| Department of Labor         This form is required to be filed under sections 104 and 4065 of the Employee Retirem           Department of Labor         Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the Interr           Revenue Code (the Code).         Revenue Code (the Code). |  |   |                               |   |  | This Form is Open to<br>Public Inspection |                        |  |  |  |
|   |  | Complete all entries in   |                               | nstructions to the Form 5                                 | 500-SF.  |   |                        |  |  |  |
| For calendar  | plan year 2015 or fisc                     | lentification Information<br>al plan year beginning 01/01/                    |                               | and ending 1  | 2/31/2015  |   |                        |  |  |  |
|   | rn/report is for:                          | a single-employer plan  | a multiple-employe            | er plan (not multiemployer)<br>employer information in ad | (Filers check  | -   |                        |  |  |  |
| <b>B</b> This retur   | n/report is                                | the first return/report an amended return/report                              | the final return/repo         |   | oonths)  |   |                        |  |  |  |
| C Check bo  | ב<br>סx if filing under: [<br>ר            | Form 5558  automatic extension  DFVC program                                  |                               |   |  |   |                        |  |  |  |
| Part II   | Pacia Plan Inform                          | special extension (enter deso<br>nation—enter all requested ir                |                               |   |  |   |                        |  |  |  |
| <b>1a</b> Name o  |  |   | nomaion                       |   | 1b Three<br>plan n<br>(PN)<br>1c Effect  | number<br>▶                               | 001<br>plan            |  |  |  |
|   |  | r, if for a single-employer plan)<br>apt., suite no. and street, or P.        | D. Box)                       |   |  | oyer Identifi                             | /1996<br>cation Number |  |  |  |
|   | own, state or province,                    | country, and ZIP or foreign pos   |                               | nstructions)  | (EIN) 16-1428759<br><b>2c</b> Sponsor's telephone number<br>585-738-7179                                       |   |                        |  |  |  |
| 60 E MAIN ST<br>BLOOMFIELD  |  |   |                               |   | 2d Business code (see instructions)<br>515100  |   |                        |  |  |  |
|   |  |   |                               |   | 3b Administrator's EIN   |   |                        |  |  |  |
|   |  | address XSame as Plan Spor  |                               |   |  |   | elephone number        |  |  |  |
|   |  | lan sponsor has changed since   | the last return/report file   | ed for this plan, enter the                               | 4b EIN   |   |                        |  |  |  |
| name, I<br><b>a</b> Sponsol   |  | per from the last return/report.  |                               |   | <b>4c</b> PN   |   |                        |  |  |  |
|   |  | the beginning of the plan year.   |                               |   |  |   | 7                      |  |  |  |
| <b>b</b> Total nu   | umber of participants at                   | the end of the plan year  |                               |   | 5b   |   | 8                      |  |  |  |
|   |  | count balances as of the end of   |                               |   | 5c   |   | 3                      |  |  |  |
| • •   |  | cipants at the beginning of the p   | •                             |   | 5d(1)  |   | 8                      |  |  |  |
| <ul><li>d(2) Total number of active participants at the end of the plan year</li><li>e Number of participants that terminated employment during the plan year with accrued benefits that were less</li></ul>  |  |   |                               | benefits that were less                                   | 5d(2)<br>5e  |   | 8                      |  |  |  |
| Caution: A  | penalty for the late or                    | incomplete filing of this retu  | n/report will be assess       | ed unless reasonable ca                                   | use is establ  |   |                        |  |  |  |
| SB or Sched   |  | r penalties set forth in the instru<br>signed by an enrolled actuary,<br>ete. |                               |   |  |   |                        |  |  |  |
|   |  | lid electronic signature.   | 07/06/2016                    | JAY MILLS   | LS<br>ame of individual signing as plan administrator<br>ame of individual signing as employer or plan sponsor |   |                        |  |  |  |
|   | Signature of plan adr                      | ninistrator   | Date                          | Enter name of individ                                     |  |   |                        |  |  |  |
| SIGN<br>HERE  | Signature of employe                       | er/plan sponsor   | Date                          | Enter name of individ                                     |  |   |                        |  |  |  |
|   |  | ne, if applicable) and address (i   |                               |   | Preparer's t   |   |                        |  |  |  |
| For Paperwor  | k Reduction Act Notice                     | and OMB Control Numbers, see ti   | ne instructions for Form 5    | 500-SF.   |  | F   | Form 5500-SF (2015)    |  |  |  |

|      | Form 5500-SF 2015   |             | Page <b>2</b>             |           |          |        |           |              |                |  |  |
|------|---|-------------|---------------------------|-----------|----------|--------|-----------|--------------|----------------|--|--|
| b    | <ul> <li>6a Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)</li></ul>   |             |                           |           |          |        |           |              |                |  |  |
| C    | If the plan is a defined benefit plan, is it covered under the PBGC ir  | nsurance p  | rogram (see ERISA se      | ection 40 | 021)? .  |        | Yes       | No X         | Not determined |  |  |
| Par  | t III Financial Information   |             | 1                         |           |          |        |           |              |                |  |  |
| 7    | Plan Assets and Liabilities   | of Yea      | /ear (b) End of Year      |           |          |        |           |              |                |  |  |
| а    | Total plan assets   |             | 536                       | 699       |          | 596848 |           |              |                |  |  |
| b    | Total plan liabilities  | 7b          |                           |           | 0        |        |           | 0            |                |  |  |
| С    | Net plan assets (subtract line 7b from line 7a)   | 7c          |                           | 536       | 699      |        |           | 596848       |                |  |  |
|      | Income, Expenses, and Transfers for this Plan Year  |             | (a) Amou                  | Int       |          |        |           | (b) To       | otal           |  |  |
|      | Contributions received or receivable from:<br>(1) Employers   | 8a(1)       |                           | 4         | 4505     |        |           |              |                |  |  |
|      | (2) Participants  | 8a(2)       |                           | 46        | 375      |        |           |              |                |  |  |
|      | (3) Others (including rollovers)  | 8a(3)       |                           |           | 0        |        |           |              |                |  |  |
| b    | Other income (loss)   | 8b          |                           | 10        | 129      |        |           |              |                |  |  |
|      | Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)  | 8c          |                           |           |          |        |           |              | 61009          |  |  |
|      | Benefits paid (including direct rollovers and insurance premiums to provide benefits)   | 8d          |                           |           | 0        |        |           |              |                |  |  |
| е    | Certain deemed and/or corrective distributions (see instructions)   | 8e          |                           | 0         |          |        |           |              |                |  |  |
| f    | Administrative service providers (salaries, fees, commissions)  | 8f          |                           | 860       |          |        |           |              |                |  |  |
| g    | g Other expenses  |             |                           |           |          |        |           |              |                |  |  |
| h    | h Total expenses (add lines 8d, 8e, 8f, and 8g) 8h  |             |                           |           |          |        |           |              | 860            |  |  |
| i    | Net income (loss) (subtract line 8h from line 8c)   | 8i          |                           | 60149     |          |        |           |              |                |  |  |
| j    | j Transfers to (from) the plan (see instructions)   |             |                           |           |          |        |           |              |                |  |  |
| Par  | t IV Plan Characteristics   |             |                           |           |          |        |           |              |                |  |  |
| 9a   | <b>9a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:<br>2E 2F 2G 2J 2K 2T 3D   |             |                           |           |          |        |           |              |                |  |  |
| В    | If the plan provides welfare benefits, enter the applicable welfare f   | eature cod  | les from the List of Plar | n Chara   | acterist | ic Cod | les in th | e instructio | ons:           |  |  |
| Part | V Compliance Questions  |             |                           |           |          |        |           |              |                |  |  |
| 10   | During the plan year:   |             |                           |           | Yes      | No     | N/A       |              | Amount         |  |  |
| а    | Was there a failure to transmit to the plan any participant contribut described in 29 CFR 2510.3-102? (See instructions and DOL's V Program)  | /oluntary F | iduciary Correction       | 10a       |          | x      |           |              |                |  |  |
| b    | <b>b</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)  |             |                           |           |          | х      |           |              |                |  |  |
| С    | C Was the plan covered by a fidelity bond?  |             |                           |           |          | Х      |           |              |                |  |  |
| d    | <b>d</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?   |             |                           |           |          | х      |           |              |                |  |  |
| e    | <ul> <li>Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.).</li> </ul> |             |                           |           |          | x      |           |              |                |  |  |
| f    | Has the plan failed to provide any benefit when due under the pla   | n?          |                           | 10f       |          | Х      |           |              |                |  |  |
| g    | g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)   |             |                           |           |          | Х      |           |              |                |  |  |
| h    | h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)   |             |                           |           |          | x      |           |              |                |  |  |

| j   | Did   | the plan trust incur unrelated business taxable income?  | 10j    |         |          |          |       |         |    |
|---|-------|--|--------|---------|----------|----------|-------|---------|----|
| Part  | VI    | Pension Funding Compliance   |        |         |          |          |       |         |    |
| 11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below) |       |  |        |         |          |          | No    |         |    |
| 11a   | Ente  | er the unpaid minimum required contribution for all years from Schedule SB (Form 5500) line 4    | 0      |         |          | 11a      |       |         |    |
| 12  | ls th | nis a defined contribution plan subject to the minimum funding requirements of section 412 of th | he Cod | e or se | ection 3 | 302 of E | RISA? | Yes X I | No |

10i

If 10h was answered "Yes," check the box if you either provided the required notice or one of the

exceptions to providing the notice applied under 29 CFR 2520.101-3.....

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|   | (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)  |  |                   |                    |  |  |                     |  |  |  |
|---|--|--|-------------------|--------------------|--|--|---------------------|--|--|--|
| a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver  |  |  |                   |                    |  |  |                     |  |  |  |
| If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.   |  |  |                   |                    |  |  |                     |  |  |  |
| <b>b</b> Enter the minimum required contribution for this plan year   |  |  |                   |                    |  |  |                     |  |  |  |
| <b>C</b> Enter the amount contributed by the employer to the plan for this plan year  |  |  |                   |                    |  |  |                     |  |  |  |
| d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount)   |  |  |                   |                    |  |  |                     |  |  |  |
| е   | Will   | the minimum funding amount reported on line 12d be met by the funding deadline?  |                   |                    | Yes                                    | No   | N/A                 |  |  |  |
| Part  | VII  | Plan Terminations and Transfers of Assets  |                   |                    |  |  |                     |  |  |  |
| 13a   | Has  | a resolution to terminate the plan been adopted in any plan year?  |                   |                    | Yes X No                               |  |                     |  |  |  |
|   |  | es," enter the amount of any plan assets that reverted to the employer this year   |                   | 13a                |  |  |                     |  |  |  |
| h   |  | e all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brou   |                   |                    |  |  |                     |  |  |  |
|   | of th  | e PBGC?  | -                 |                    |  | Yes 🗙  | Yes 🗙 No            |  |  |  |
| С   |  | ring this plan year, any assets or liabilities were transferred from this plan to another plan(s), identi<br>th assets or liabilities were transferred. (See instructions.)    | fy the plan(s) to |                    |  |  |                     |  |  |  |
| 1   | 13c(1)   | Name of plan(s):   | 13c(2)            | EIN(s) 13c(3) PN(s |  |  |                     |  |  |  |
|   |  |  |                   |                    |  |  |                     |  |  |  |
| Part  | VIII   | Trust Information  | -                 |                    |  |  |                     |  |  |  |
| 14a   | Name   | e of trust   |                   | 14b Trust's EIN    |  |  |                     |  |  |  |
|   |  |  |                   |                    |  |  |                     |  |  |  |
| 14c Name of trustee or custodian  |  |  |                   |                    |  | <b>14d</b> Trustee's or custodian's telephone number |                     |  |  |  |
| Par   | t IX   | IRS Compliance Questions   |                   |                    |  |  |                     |  |  |  |
| 15a   | Is th  | e plan a 401(k) plan?  |                   | Ye                 | es                                     | No   |                     |  |  |  |
| 15b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?  |  |  |                   |                    | esign-<br>ased safe<br>arbor<br>nethod | P/ACP  |                     |  |  |  |
| 15c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))? |  |  |                   |                    | es                                     |  |                     |  |  |  |
| <b>16a</b> Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):   |  |  |                   | Цр                 | atio<br>ercentage<br>est               |  | erage<br>nefit test |  |  |  |
| <b>16b</b> Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?  |  |  |                   | Ye                 | es                                     | No   |                     |  |  |  |
| 17a Has the plan been timely amended for all required tax law changes?  |  |  |                   | Ye                 | es                                     | No   | N/A                 |  |  |  |
|   | 17b Date the last plan amendment/restatement for the required tax law changes was adopted/ Enter the applicable code (See instructions for tax law changes and codes). |  |                   |                    |  |  |                     |  |  |  |
| 17c   |  | plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter placory letter, enter the date of that favorable letter/ and the letter's serial r |                   | t to a f           | avorable                               | IRS opinion  | or                  |  |  |  |
| 17d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter/  |  |  |                   |                    |  |  |                     |  |  |  |
| 18  |  |  |                   |                    | Yes No                                 |  |                     |  |  |  |
| 19 Were in-service distributions made during the plan year?   |  |  |                   | Ye                 | es                                     | No   |                     |  |  |  |
| If "Yes," enter amount  |  |  |                   |                    |  |  |                     |  |  |  |
| 20  |  |  |                   |                    |  | No   | N/A                 |  |  |  |