

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan 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). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089
		2015
		This Form is Open to Public Inspection

Part I	Annual Report Identification Information
For calendar plan year 2015 or fiscal plan year beginning <u>01/01/2015</u> and ending <u>12/31/2015</u>	
A This return/report is for:	☐ a multiemployer plan; ☒ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☐ a single-employer plan; ☐ a DFE (specify) ____ B This return/report is: ☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months). C If the plan is a collectively-bargained plan, check here. ☐ D Check box if filing under: ☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information
1a Name of plan <u>C.R.M.I. 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u> 1c Effective date of plan <u>02/01/1997</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>CORPORATE RESOURCE MANAGEMENT INCORPORATED</u> <u>JANIS EDWARDS</u> <u>11318 N. MAY, SUITE C</u> <u>OKLAHOMA CITY, OK 73120</u>	2b Employer Identification Number (EIN) <u>73-1507700</u> 2c Plan Sponsor's telephone number <u>405-936-0110</u> 2d Business code (see instructions) <u>541990</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.

SIGN HERE	<u>Filed with authorized/valid electronic signature.</u>	<u>10/17/2016</u>	<u>JANIS EDWARDS</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	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)			Preparer's telephone number

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 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: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 1795
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).	
a(1) Total number of active participants at the beginning of the plan year.....	6a(1) 1416
a(2) Total number of active participants at the end of the plan year	6a(2) 1404
b Retired or separated participants receiving benefits.....	6b 0
c Other retired or separated participants entitled to future benefits.....	6c 698
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 2102
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e 0
f Total. Add lines 6d and 6e	6f 2102
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 978
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 3D	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III	Form M-1 Compliance Information (to be completed by welfare benefit plans)
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11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2015 Form M-1 annual report. If the plan was not required to file the 2015 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2015
		This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015		
A Name of plan C.R.M.I. 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CORPORATE RESOURCE MANAGEMENT INCORPORATED	D Employer Identification Number (EIN) 73-1507700	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

NATIONWIDE

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
38 64 65	RECORDKEEPER	54627	Yes ☒ No ☐	Yes ☒ No ☐		Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

PENSION SOLUTIONS, INC.

9116 N. KELLEY AVE.
OKLAHOMA CITY, OK 73131

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 17 38 49 15	THIRD PARTY ADMINISTRATOR	26163	Yes ☒ No ☐	Yes ☒ No ☐		Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

MEEDER ADVISORY SERVICES

6125 MEMORIAL DRIVE
P.O. BOX 7177
DUBLIN, OH 43017

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26	PROF. MONEY MGR.	4481	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☒

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information 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). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection
For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015		
A Name of plan C.R.M.I. 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 CORPORATE RESOURCE MANAGEMENT INCORPORATED	D Employer Identification Number (EIN) 73-1507700	

Part I Asset and Liability Statement			
1 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. Round off amounts to the nearest dollar. 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
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	9269	16921
(2) Participant contributions	1b(2)	14905	27492
(3) Other.....	1b(3)	2099	13724
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities.....	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	281568	163251
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts.....	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	16728344	15223334
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	17036185	15444722

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	17036185	15444722
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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 Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	467168	
(B) Participants	2a(1)(B)	842684	
(C) Others (including rollovers)	2a(1)(C)	2251	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1312103

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	11904	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		11904

(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		

(3) Rents	2b(3)		
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(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(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)		-885
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1323122

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2914585	
(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)		2914585
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)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2914585

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-1591463
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: EIDE BAILLY LLP

(2) EIN: 45-0250958

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:

	Yes	No	N/A	Amount
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.)	☒	☐	☐	3391224
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	N/A	Amount
c 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		
d 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		
e Was this plan covered by a fidelity bond?	X			1600000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X		
g 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		
h 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		
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X			
j 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		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X		
l Has the plan failed to provide any benefit when due under the plan?		X		
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X		
n 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.				
o Did the plan trust incur unrelated business taxable income?				
p Were in-service distributions made during the plan year?				

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

6a Name of trust

6b Trust's EIN

6c Name of trustee or custodian

6d Trustee's or custodian's telephone number

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection.
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For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan <u>C.R.M.I. 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CORPORATE RESOURCE MANAGEMENT INCORPORATED</u>	D Employer Identification Number (EIN) <u>73-1507700</u>

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>31-1592130</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
----------------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 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 ruling letter granting the waiver. Date: Month _____ Day _____ Year _____			
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Schedule R (Form 5500) 2015
v. 150123

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:		
	a The current year	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year	15a	
	b The corresponding number for the second preceding plan year	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c)
	a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%
	b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more
	c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

Part VII	IRS Compliance Questions
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20a Is the plan a 401(k) plan?	☐ Yes	☐ No
20b 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)?	☐ Design-based safe harbor method	☐ ADP/ACP test
20c 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))?	☐ Yes	☐ No
21a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):	☐ Ratio percentage test	☐ Average benefit test
21b 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?	☐ Yes	☐ No
22a Has the plan been timely amended for all required tax law changes?	☐ Yes	☐ No ☐ N/A
22b 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).		
22c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter ____/____/____ and the letter's serial number _____.		
22d 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 ____/____/____.		
23 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?	☐ Yes	☐ No



Financial Statements
December 31, 2015 and 2014
C.R.M.I. 401(k) Plan

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 Information	
Schedule H, Line 4i – Schedule of Assets Held at End of Year	13
Schedule H, Line 4a – Schedule of Delinquent Participant Contributions	15



Independent Auditor's Report

The Plan Administrator
C.R.M.I. 401(k) Plan
Oklahoma City, Oklahoma

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of C.R.M.I. 401(k) Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2015 and 2014, the related statement of changes in net assets available for benefits for the year ended December 31, 2015, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan 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 and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, however, we are not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Nationwide Trust Company, FSB, the custodian of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the custodian as of December 31, 2015 and 2014 and for the year ended December 31, 2015, that the information provided to the Plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Emphasis of Matter

As discussed in Note 2 to the financial statements, as of December 31, 2015 and 2014 and for the year ended December 31, 2015, the Plan adopted the new accounting guidance in Accounting Standards Update 2015-12 "Plan Accounting (Topics 960, 962 and 965) – (Part II): Plan Investment Disclosures" to simplify the investment disclosure requirements. Our disclaimer of opinion is not modified with respect to this matter.

Other Matter – Supplementary Information

The supplemental schedule H, line 4i-schedule of assets held at end of year, and schedule H, line 4a-schedule of delinquent participant Contributions as of or for the year ended December 31, 2015, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

A handwritten signature in cursive script that reads "Eide Bailly LLP".

Oklahoma City, Oklahoma
October 17, 2016

C.R.M.I. 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2015 and 2014

	<u>2015</u>	<u>2014</u>
Assets		
Investments, at fair value	\$ 15,223,334	\$ 16,728,344
Notes receivable from participants	163,251	281,568
Contributions receivable		
Participant	27,492	14,905
Employer	16,921	9,269
Loan payments receivable	<u>13,724</u>	<u>2,099</u>
Net Assets Available for Benefits	<u>\$ 15,444,722</u>	<u>\$ 17,036,185</u>

C.R.M.I. 401(k) Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2015

Additions	
Investment Income (Loss)	
Interest and dividends	\$ 151,211
Net depreciation in fair value of investments	(97,469)
	<u>53,742</u>
Interest income on notes receivable from participants	<u>11,904</u>
Contributions	
Participant	842,684
Employer	467,168
Rollover	2,251
	<u>1,312,103</u>
Total additions	<u>1,377,749</u>
Deductions	
Benefits paid to participants	2,914,585
Administrative fees	54,627
Total deductions	<u>2,969,212</u>
Net Decrease	(1,591,463)
Net Assets Available for Benefits	
Beginning of year	<u>17,036,185</u>
End of year	<u><u>\$ 15,444,722</u></u>

Note 1 - Description of Plan

The following brief description of the C.R.M.I. 401(k) Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a multiple employer defined contribution plan covering qualified employees of participating employers whose payroll is processed by Corporate Resource Management, Inc. and related companies (the Company and Plan Sponsor). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Employees of Corporate Resource Management, Inc., and related entities (Arkansas Corporate Resource, Inc., Missouri Corporate Resource, Inc., Illinois Corporate Resource, Inc., Oklahoma Corporate Resource, Inc., Texas Corporate Resource, Inc., Kansas Corporate Resource, Inc., Wisconsin Corporate Resource, Inc., Corporate Business Services, Inc., Alliance Foam Technologies, L.L.C., Teva Diamonds, and Enginuity Worldwide, LLC) are eligible to participate in the Plan upon employment.

Entry Date

Employees may enter the Plan on the first day of the month coinciding with or following the date of employment.

Contributions

Each year, participants may elect to contribute up to 80% of their pre-tax annual compensation, as defined in the Plan. Contributions are subject to certain Internal Revenue Code (IRC) limitations. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollover).

The Company makes safe harbor matching contributions of 100% of the first 3% of base compensation that a participant contributes to the Plan. An additional 50% is matched on the participant deferral between 3% and 5% of compensation, for a maximum match of 4% of base compensation. During the year ended December 31, 2015, the employer contributed safe harbor matching contributions of \$467,168. Additional matching contributions may be made at the discretion of the Company's management. No such additional discretionary matching contributions were made for the year ended December 31, 2015.

Participant Accounts

Each participant's account is credited with the participant's contribution and the Company's safe harbor matching contributions, as well as an allocation of the Company's discretionary matching contribution (if any) and Plan earnings. Participant accounts are charged with withdrawals and an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant's earnings, account balances or specific participant transactions, as defined by the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Options

Upon enrollment in the Plan, a participant may direct deferrals and employer contributions in any of the funds offered by the Plan. Participants may change their investment options daily.

Vesting

Participants are vested immediately in their contributions and employer safe harbor matching contributions, plus actual earnings thereon. Vesting in the Company's discretionary matching contribution portion of their accounts (if any) is based on years of continuous service as set forth in the following table:

<u>Participant's Years of Service</u>	<u>Vested Percentage</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Forfeitures

As of December 31, 2015 and 2014, forfeited non-vested accounts totaled \$18,278 and \$18,199, respectively. These accounts will be used to pay Plan expenses or reduce future employer contributions. During the year ended December 31, 2015, no forfeited non-vested accounts were used by the Plan.

Notes Receivable from Participants

Participants may borrow from their fund accounts, a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates commensurate with local prevailing rates at the time funds are borrowed, as determined quarterly by the Plan administrator. Principal and interest is paid ratably through payroll deductions over a period not to exceed five years, unless the proceeds of the loan were used to acquire the participant's residence, in which case the loan repayment period will be 10 years. A participant may have no more than two outstanding loans at any one time.

Payment of Benefits

Upon termination of service for reasons other than death, disability, or retirement, a participant or designated beneficiary (if applicable) may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or partial lump sum payments as defined in the Plan document. If a participant's account balance is less than \$1,000, the participant's account will automatically be distributed. If the account balance exceeds \$1,000, including amounts attributed to rollovers, the participant's account will not be automatically distributed. However, the participant may elect to receive the benefit. The distribution will then be made to the participant within a reasonable time after termination of employment and consent to the distribution. In addition, if a participant attains age 60 while still employed by the Company, he or she may elect to withdraw all or a portion of his or her vested balance. Certain early distributions made upon early termination of employment may be subject to a penalty.

Upon retirement at normal retirement age of 65, the participant is entitled to receive his or her entire account balance. In addition, a participant who retires due to a disability will also be entitled to 100% of their account balance.

Death Benefits

The designated beneficiary is entitled to 100% of the participant's balance if the participant was employed at the time of death. If the participant was not employed at the time of death, the designated beneficiary is entitled to a death benefit distribution equal to the participant's vested account balance.

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 set forth in ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

Note 2 - Significant Accounting Policies and Use of Estimates

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting.

Recent Accounting Guidance

The Plan adopted the provisions of Accounting Standards Update (ASU) 2015-12 (Part II), "Plan Accounting (Topics 960, 962 and 965): Plan Investment Disclosures". This ASU eliminates the disclosure of individual investments that represent 5 percent or more of net assets available for benefits, eliminates the net appreciation or depreciation for investments by general type, and requires that investments be grouped only by general type, eliminating the need to disaggregate the investments by nature, characteristics, and risks. The Plan has adopted this standard as Plan management believes this presentation is more relevant to the users of the financial statements. Accordingly, the accounting change has been retrospectively applied to the prior period presented, as required.

Use of Estimates

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Actual results may differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net depreciation includes the Plan's gains and losses on investments bought and sold as well as those held during the year.

The classification of investment earnings reported in the statement of changes in net assets available for benefits may differ from the classification of earnings on Form 5500 due to different reporting requirements on Form 5500.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable are reclassified as distributions based on the terms of the Plan document. No allowance for credit losses has been recorded as of December 31, 2015 and 2014.

Payments of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid by either the Plan or the Company, as provided by the Plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits. In addition, certain investment related expenses are included in net depreciation in fair value of investments presented in the accompanying statement of changes in net assets available for benefits.

Note 3 - Fair Value Measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under the FASB ASC 820 are described below:

- | | |
|---------|---|
| 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 valuation methodology include: <ul style="list-style-type: none">• 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.

The asset's 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, 2015 and 2014.

Omnibus accounts: Valued at fair value based on the net asset value (NAV) of the observable market prices of the underlying assets within that account less liabilities.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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 tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2015 and 2014:

2015				
	(Level 1)	(Level 2)	(Level 3)	Total
Omnibus accounts	\$ -	\$ 15,223,334	\$ -	\$ 15,223,334
Investments at fair value	<u>\$ -</u>	<u>\$ 15,223,334</u>	<u>\$ -</u>	<u>\$ 15,223,334</u>
2014				
	(Level 1)	(Level 2)	(Level 3)	Total
Omnibus accounts	\$ -	\$ 16,728,344	\$ -	\$ 16,728,344
Investments at fair value	<u>\$ -</u>	<u>\$ 16,728,344</u>	<u>\$ -</u>	<u>\$ 16,728,344</u>

Transfers Between Levels

The availability of observable market data is monitored to assess the appropriate classifications of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

Plan management evaluated the transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2015, there were no transfers in or out of levels 1, 2, or 3.

The following table sets forth the disclosure for the fair value measurement of investments in certain entities that calculate NAV per share as of December 31, 2015 and 2014:

	Fair Value December 31, 2015	Fair Value December 31, 2014	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Omnibus accounts					
Large cap funds	\$ 6,928,026	\$ 8,045,521	\$ -	Daily	Daily
Balanced funds	2,588,583	2,083,630	-	Daily	Daily
Bond funds	1,472,933	1,912,186	-	Daily	Daily
Mid cap funds	1,462,881	1,589,748	-	Daily	Daily
International funds	1,170,868	1,432,508	-	Daily	Daily
Money market mutual fund	817,179	816,929	-	Daily	Daily
Small cap funds	747,921	784,998	-	Daily	Daily
Specialty funds	34,943	62,824	-	Daily	Daily

Nationwide Trust Company, FSB will monitor electronic trades for individual participants and apply the following guidelines to limit abusive trading practices. Upon completing 11 electronic trades within 2 consecutive quarters of a calendar year or upon completing 20 electronic trades within a calendar year, a Participant will be restricted from requesting additional electronic trades for the remainder of the calendar year. Participants who become restricted from additional electronic trading may continue to request trades in the required format via U.S. mail. The restriction will be effective until the next calendar year at which time the restriction will be lifted.

A redemption/exchange fee applies to certain shares redeemed or exchanged within 90 calendar days after the date they were purchased. This fee is intended to discourage frequent trading of Fund shares that can negatively affect the Fund's performance.

Large cap funds – The omnibus funds in this category primarily invest in equity securities of U.S. companies with large market capitalization and seek to provide an above-average level of current income and reasonable long-term capital appreciation.

Balanced funds – The omnibus funds in this category seek to provide income and long-term capital appreciation while considering a specified risk level.

Bond funds – The omnibus funds in this category seek to maximize current income and achieve above average total return consistent with prudent investment management.

Mid cap funds – The omnibus funds in this category seek long-term growth of capital by primarily investing in U.S. equity securities of companies with mid-size market capitalization.

International funds – The omnibus funds in this category seek long-term capital appreciation by investing in common stocks of non-U.S. companies.

Money market mutual fund – The omnibus fund in this category seeks as high a level of current income as is consistent with the preservation of capital and the maintenance of liquidity. The fund normally invests in a diversified portfolio of high quality, short-term, and dollar-denominated debt securities.

Small cap funds – The omnibus funds in this category seek long-term capital appreciation by primarily investing in U.S. equity securities of companies with small market capitalization.

Specialty funds – The omnibus funds in this category primarily invest in securities of specialty industries such as utilities and health sciences and seek to provide capital appreciation.

Note 4 - Information Certified by the Custodian

The Plan administrator has elected the method of compliance permitted by the Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Accordingly, as permitted under such election, no independent auditing procedures were performed with respect to the information certified as complete and accurate by Nationwide Trust Company, FSB.

Other than the notes receivable from participants and the related interest income, all investment information for the Plan disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2015 and 2014 and net depreciation in fair value of investments, interest, and dividends for the year ended December 31, 2015 was obtained or derived from information provided to the Plan administrator and certified as complete and accurate by Nationwide Trust Company, FSB, the custodian of the Plan. Notes receivable of \$163,251 and \$281,568 as of December 31, 2015 and 2014 and interest income of \$11,904 for the year ended December 31, 2015 were not certified by the custodian.

Note 5 - Tax Status

The Plan uses a pre-approved plan document sponsored by Pension Solutions, Inc., which received an advisory letter from the Internal Revenue Service (IRS) dated March 31, 2008, stating that the pre-approved document satisfies the applicable provisions of the Internal Revenue Code (IRC). The Plan itself has not received a determination letter from the IRS; however, the Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

As disclosed in Note 8, the Plan had certain operational issues occur in prior years. In order to prevent the Plan from incurring a qualification defect, the Plan's sponsor took the necessary corrective action in accordance with the acceptable correction method of the Employee Plans Compliance Resolution System (EPCRS) during 2015. The Plan sponsor believes the Plan has maintained its tax-exempt status. Therefore, no provision for income tax has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however there are currently no audits for any tax periods in progress.

Note 6 - Related Party and Party-In-Interest Transactions

Certain Plan investments are units of omnibus accounts managed by Nationwide Fund Advisors. Nationwide Fund Advisors is an affiliated entity to Nationwide Trust Company, FSB, who is the custodian as defined by the Plan. As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. These transactions are exempt party-in-interest transactions under ERISA.

Note 7 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Note 8 - Nonexempt Party-in-Interest Transactions

The Plan was subject to a Department of Labor (DOL) investigation which concluded that the Company remitted participant deferrals and loan payments totaling \$3,391,224 to the custodian later than required by DOL Regulation 2510.3-102 during the time period from January 2010 to July 2013. The Company filed Form 5330 for the Plan years from 2010 to 2013. During the year ended December 31, 2015, the Plan sponsor credited the participant accounts with a total of \$12,813.

Note 9 - Subsequent Events

Effective January 1, 2016, the Plan was restated to comply with legislative and regulatory requirements using a pre-approved plan document sponsored by Pension Solutions, Inc., which received an advisory letter from the IRS dated March 31, 2014, stating that the pre-approved document satisfies the applicable provisions of the IRC. No Plan provisions were changed with the restatement.

The Plan sponsor has evaluated subsequent events through October 17, 2016, the date which the financial statements were available to be issued.



Supplementary Information
December 31, 2015

C.R.M.I. 401(k) Plan

C.R.M.I. 401(k) Plan

Schedule H, Line 4i – Schedule of Assets Held at End of Year

December 31, 2015

EIN: 73-1507700

Plan: 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Omnibus Accounts			
	Mutual Funds			
*	Capital Research and Management Co.	AmFds Gr Fd Am R3	N/A	\$ 2,545,720
*	T. Rowe Price Associates, Inc.	TRowePr Gr Stk R	N/A	1,245,455
*	Nationwide Fund Advisors	NW S P 500 Indx Svc	N/A	1,240,368
*	Harris Associates L.P.	Okmrk Glbl II	N/A	1,168,170
*	Invesco Advisors, Inc.	Invsco Comstk A	N/A	1,162,959
*	Nationwide Fund Advisors	NW Inv Dest Mod Svc	N/A	806,508
*	Eagle Asset Management Inc	Eagle Series Tr MdCap Gr A	N/A	792,355
*	Harbor Capital Advisors Inc	Harbor SmCap Gr Inv	N/A	732,948
*	Nationwide Fund Advisors	NW Govt Bd A	N/A	561,666
*	JP Morgan Investment Advisors Inc.	JPM MdCap Val A	N/A	410,769
*	Harris Associates L.P.	Okmrk Intl II	N/A	404,286
*	Capital Research and Management Co.	AmFds Am Bal R3	N/A	366,867
*	Nationwide Fund Advisors	NW Inv Dest Aggr Svc	N/A	308,152
*	Principal Management Corp.	Prncpl Hi Yld A	N/A	295,017
*	Nationwide Fund Advisors	NW Inv Dest Cnsrv Svc	N/A	278,068
*	Pacific Investment Management Co LLC	PIMCO Ttl Rtn A	N/A	268,598
*	Nationwide Fund Advisors	NW Inv Dest Mod Aggr Svc	N/A	237,901
*	Meeder Asset Management Inc.	Meeder Ttl Rtn Bd	N/A	235,978
*	Nationwide Fund Advisors	NW Inv Dest Mod Cnsrv Svc	N/A	228,186
*	Ridgeworth Capital Management, Inc.	RdgWrth Crdex MdCpValEq I	N/A	216,599
*	Meeder Asset Management Inc.	Meeder Bal	N/A	194,383
*	Meeder Asset Management Inc.	Meeder Glbl Oppr	N/A	152,212
*	Meeder Asset Management Inc.	Meeder Mrfld	N/A	131,861
*	Lord, Abnett & Co. LLC	LrdAbt Shrt Dur Inc A	N/A	78,875
*	Meeder Asset Management Inc.	Meeder Dynmc Gr	N/A	65,031
*	Meeder Asset Management Inc.	Meeder Sptm	N/A	63,513
*	Meeder Asset Management Inc.	Meeder Aggr Gr	N/A	36,786
*	Meeder Asset Management Inc.	Meeder Divd Oppr	N/A	31,850
*	Principal Management Corp.	Prncpl Hi Yld Inst	N/A	31,352
*	Meeder Asset Management Inc.	Meeder Qntx	N/A	25,408
*	Van Eck Associates Corporation	VanEck Intl Inv Gold A	N/A	22,259
*	T. Rowe Price Associates, Inc.	TRowePr Bal	N/A	16,306
*	Nationwide Fund Advisors	NW SmCap Indx A	N/A	10,171
*	TCW LLC	MetWest Ttl Rtn Bd I	N/A	9,363
*	Nationwide Fund Advisors	NW MdCap Mkt Indx A	N/A	5,565
*	Victory Capital Management	Vic Syc Sm Co Oppr A	N/A	4,801
*	Prudential Investments LLC	Prudntl Glbl RealEst A	N/A	3,794
*	Meeder Asset Management Inc.	Meeder MilHwrdUtilInfr Rtl	N/A	3,165
*	Fidelity Mgmt & Research Company	FidAdv LevR Co Stk A	N/A	2,124
*	Invesco Advisors, Inc.	Invsco Enrgy Inv	N/A	1,992
*	Prudential Investments LLC	Prudntl Jnlsn Util A	N/A	1,966

*A party-in-interest as defined by ERISA.

N/A - Not applicable for participant-directed plan.

C.R.M.I. 401(k) Plan

Schedule H, Line 4i – Schedule of Assets Held at End of Year

December 31, 2015

EIN: 73-1507700

Plan: 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
*	OppenheimerFunds, Inc.	Opp Gold Spec Mnrls A	N/A	1,761
*	OppenheimerFunds, Inc.	Opp Devl Mkt A	N/A	1,540
*	Franklin Mutual Advisers, LLC.	FnklnTmp Forgn A	N/A	1,151
*	Pioneer Investment Management Inc	Pionr Bd A	N/A	1,081
*	JP Morgan Investment Advisers Inc.	JPM Cor Pls Bd Inst	N/A	696
*	Prudential Investments LLC	Prudntl Ttl Rtn Bd A	N/A	349
*	Thornburg Investment Management Inc	Thrnbrg Intl Val I	N/A	95
*	T. Rowe Price Associates, Inc.	TRowePr Cap App	N/A	44
*	Dreyfus Corp.	Drey App	N/A	16
*	Investco Advisers, Inc	Invsco Divrs Divd Inv	N/A	16
*	American Century Investments	AmCent Infl Adj Bd Inst	N/A	7
*	Vanguard Group, Inc	Vngrd Divd Gr Inv	N/A	4
*	Vanguard Group, Inc	Vngrd Glbl Eq Inv	N/A	4
*	Capital Research and Management Co.	AmFds New Wld R3	N/A	3
*	John Hancock Advisers, LLC	JnHnck Grtr China Oppr A	N/A	3
*	Ivy Investment Management Co.	WR Ivy Emrg Mkt Eq Y	N/A	3
*	Legg Mason Partners Fund Advisor LLC	LeggM QS Emrg Mkt Inst	N/A	3
*	Wells Fargo Funds Management LLC	WF Emrg Mkt Eq A	N/A	3
*	T. Rowe Price Associates, Inc.	TRowePr Hlth Scnc	N/A	3
*	Ivy Investment Management Co.	WR Ivy Scnc Tech Y	N/A	3
*	Vanguard Group, Inc	Vngrd Wlsly Inc Inv	N/A	2
*	Yacktman Asset Management	AMGMgrs Ycktmn Focs Svc	N/A	2
*	Pacific Investment Management Co LLC	PIMCO Invmt Grd Corp Bd A	N/A	2
*	JP Morgan Investment Advisers Inc.	JPM Trsry Agncy Sel	N/A	2
*	Ivy Investment Management Co.	WR Ivy Hi Inc Y	N/A	2
*	Guggenheim Investments	RydexSGI Bio H	N/A	2
*	Goldman Sachs Asset Mgmt, LP	GdmnScs Shrt Dur Govt Inst	N/A	2
*	Wells Fargo Funds Management LLC	WF Shrt Dur Govt Bd A	N/A	2
*	Vanguard Group, Inc	Vngrd Hlth Care Inv	N/A	1
*	BlackRock Advisers, Inc	BlkRk Eq Divd Inv A	N/A	1
*	Janus Capital Management, LLC	Jns Frty S	N/A	1
*	Deutsche Inv Mgmt Americas, Inc.	Dtsch LgCap Val A	N/A	1
*	Vanguard Group, Inc	Vngrd Enrgy Inv	N/A	1
*	Ridgeworth Capital Management, Inc.	RdgWrth Crdex LgCpValEq I	N/A	1
*	Ridgeworth Capital Management, Inc.	RdgWrth SmCap Val Eq I	N/A	1
	Total mutual funds			<u>14,406,155</u>
	Money Market Mutual Funds			
*	Nationwide Fund Advisors	Money Market Mutual Fund	N/A	<u>817,179</u>
*	Notes receivable from participants	Maturing 2016 - 2023 at interest rate of 5.25%	\$ -	<u>163,251</u>
	Total investments held at end of year			<u>\$ 15,386,585</u>

*A party-in-interest as defined by ERISA.

*N/A - Not applicable for participant-directed plan.

C.R.M.I. 401(k) Plan
Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
Year Ended December 31, 2015
Plan: 001

EIN: 73-1507700

Total that Constitute Nonexempt Prohibited Transactions						
	Earnings	Late Participant	Contributions	Contributions	Contributions	Total Fully
	Not Corrected	Loan Repayments are included (Yes/No)	Not Corrected	Corrected Outside VFCP	Pending Correction in VFCP	Corrected Under VFCP and PTE 2002-51
Participant Contributions						
Transferred Late to the Plan						
2010	*	No	\$ -	\$ -	\$ -	\$ 1,090,481
2011	*	No	-	-	-	772,553
2012	*	Yes	-	-	-	1,009,427
2013	*	Yes	-	-	-	518,763
			<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,391,224</u>

* As detailed in Note 8 to the financial statements, during the year ended December 31, 2015, the Plan Sponsor credited participant accounts with a total of \$12,813 for the lost earnings related to late remittances during Plan years 2010-2013.

** Amounts represent late contributions during the years noted above. All late contributions for these periods were funded during their respective years.

2015 Multiple-Employer Plans Participating Employer Information

(Insert Name of Plan and EIN/PN as shown on the Form 5500)

(a) Name of Participating Employer	(b) EIN	(c) Percentage of Total Contributions
ABLE MOVERS, INC.	73-1516914	0.20%
ALLIANCE FOAM TECHNOLOGIES LLC	26-4579747	0.98%
AMERICAN BENEFIT ADMIN, INC	43-1880143	0.34%
BEACON HOMES II, LLC	26-3381797	1.55%
BRIAN SANFORD, P.C.	75-2320020	1.17%
BRUSH CREEK TRUCKING, LLC.	32-0079268	1.14%
BURGIN HEALTH MANAGEMENT	37-1116643	1.92%
BURGIN MANOR OF OLNEY, INC.	37-1116643	8.36%
CANNON DAM GENERAL STORE	43-1392321	0.46%
CBS WELLNESS	75-2968322	1.98%
CLASSIC TRANSPORT, INC.	39-1988232	1.33%
CORPORATE BUSINESS SERVICES	26-3648985	3.73%
DANIELSON OIL COMPANY	73-0990385	3.62%
DESKTOP COLOR SYSTEMS, INC.	43-1643201	1.73%
DYE HEATING & COOLING, INC.	43-1930932	0.93%
EDGEMONT BIBLE CHURCH	37-0776752	0.40%
FARMERS & LABORERS MUTUAL INS	43-0605020	0.53%
GA PROPANE, INC.	43-1917764	0.35%
GALLATIN PUBLISHING COMPANY	43-0829061	1.03%
GASPER-ATKINSON TRUCK PLAZA	43-0984535	1.10%
GENTLE HEALTHY SMILES	46-3979077	1.58%
GEORGE SCHAFER TRUCKING, L.L.C	43-1048885	0.46%
GNU ENTERPRISES, INC	75-2808713	0.89%
GOLD CREST DISTRIBUTING, LLC.	43-1714461	11.78%
GREAT COMMISSION BROADCASTING	37-1129145	4.37%
GROSSMANN MASONRY	43-1651200	0.72%
HAGENHOFF TRANSPORTATION CO	43-1597015	0.79%
HARRIS FINANCIAL SERVICES	43-1762373	0.24%

HIGH POINT DENTISTRY	39-1532956	0.00%
J.C. LANDSCAPING, LLC.	43-1783684	0.29%
KWIK KAR LUBE & TUNE - CUSTER	75-2808713	1.05%
KWIK KAR OF MCKINNEY	75-2808713	0.33%
KWIK KAR OF MCKINNEY#2	75-2808713	0.33%
LANCES AUTO BODY, INC.	43-1916651	0.06%
LEISURE TIME POOLS	36-4123105	0.14%
MARTIN LOPEZ, MD, PC.	73-1530320	0.14%
MCLEAN AUTO & TRUCK SERV, INC.	74-2821027	0.55%
MEBRUER & SON TRUCKING, INC.	43-1661713	1.64%
MERRY MAIDS	43-1636475	0.64%
MIDWEST COLD STORAGE & LOGISTI	26-4540796	0.15%
MILLER TIRE OF MEXICO, MO, LLC	43-1820460	2.10%
MISSOURI FIBRE CORPORATION	43-1781559	3.21%
MOBERLY TRAVEL CENTER	43-1582613	0.58%
MO-KAN CONTAINER LOGISTICS,INC	36-3391424	2.29%
MOMMENS HEATING & COOLING LLC	43-1833103	0.14%
MONTGOMERY COUNTY PWSD #1	43-1473124	0.44%
OKLAHOMA MILLWORKS INC.	73-1556874	5.56%
PRECISION GRINDING, LLC.	39-2002910	0.75%
PRO AUTO	43-1611784	0.20%
RANDYS AUTO BODY	43-1653612	0.45%
ROTH FARMS, LLC.	43-1507209	0.11%
SERVPRO OF MARSHALL, INC.	43-1783311	10.41%
SHEILS, WINNUBST, P.C.	75-2785340	1.62%
SIGNS TO GO, LLC.	13-4323618	0.06%
SONGBIRD ESSENTAILS	26-1209463	0.02%
SPARKS CLINIC, PC	43-1263697	0.17%
SWISS MEAT & SAUSAGE CO	43-1008746	1.79%
THE MEDICINE SHOPPE	73-1303774	1.33%
TRAINING TECHNIQUES, LLC.	75-2968322	0.52%
UNITED INSURANCE SERVICES	43-1816128	0.09%
WARD FURNITURE & FLOORING	76-0422200	6.71%
WHITE MOUNTAIN FINANCIAL	346-38-2365	0.22%

YOCHAM TRUCKING	73-1410083	2.22%
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100.00%



Supplementary Information
December 31, 2015

C.R.M.I. 401(k) Plan

C.R.M.I. 401(k) Plan

Schedule H, Line 4i – Schedule of Assets Held at End of Year

December 31, 2015

EIN: 73-1507700

Plan: 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Omnibus Accounts			
	Mutual Funds			
*	Capital Research and Management Co.	AmFds Gr Fd Am R3	N/A	\$ 2,545,720
*	T. Rowe Price Associates, Inc.	TRowePr Gr Stk R	N/A	1,245,455
*	Nationwide Fund Advisors	NW S P 500 Indx Svc	N/A	1,240,368
*	Harris Associates L.P.	Okmrk Glbl II	N/A	1,168,170
*	Invesco Advisors, Inc.	Invsco Comstk A	N/A	1,162,959
*	Nationwide Fund Advisors	NW Inv Dest Mod Svc	N/A	806,508
*	Eagle Asset Management Inc	Eagle Series Tr MdCap Gr A	N/A	792,355
*	Harbor Capital Advisors Inc	Harbor SmCap Gr Inv	N/A	732,948
*	Nationwide Fund Advisors	NW Govt Bd A	N/A	561,666
*	JP Morgan Investment Advisors Inc.	JPM MdCap Val A	N/A	410,769
*	Harris Associates L.P.	Okmrk Intl II	N/A	404,286
*	Capital Research and Management Co.	AmFds Am Bal R3	N/A	366,867
*	Nationwide Fund Advisors	NW Inv Dest Aggr Svc	N/A	308,152
*	Principal Management Corp.	Prncpl Hi Yld A	N/A	295,017
*	Nationwide Fund Advisors	NW Inv Dest Cnsrv Svc	N/A	278,068
*	Pacific Investment Management Co LLC	PIMCO Ttl Rtn A	N/A	268,598
*	Nationwide Fund Advisors	NW Inv Dest Mod Aggr Svc	N/A	237,901
*	Meeder Asset Management Inc.	Meeder Ttl Rtn Bd	N/A	235,978
*	Nationwide Fund Advisors	NW Inv Dest Mod Cnsrv Svc	N/A	228,186
*	Ridgeworth Capital Management, Inc.	RdgWrth Crdex MdCpValEq I	N/A	216,599
*	Meeder Asset Management Inc.	Meeder Bal	N/A	194,383
*	Meeder Asset Management Inc.	Meeder Glbl Oppr	N/A	152,212
*	Meeder Asset Management Inc.	Meeder Mrfld	N/A	131,861
*	Lord, Abnett & Co. LLC	LrdAbt Shrt Dur Inc A	N/A	78,875
*	Meeder Asset Management Inc.	Meeder Dynmc Gr	N/A	65,031
*	Meeder Asset Management Inc.	Meeder Sptm	N/A	63,513
*	Meeder Asset Management Inc.	Meeder Aggr Gr	N/A	36,786
*	Meeder Asset Management Inc.	Meeder Divd Oppr	N/A	31,850
*	Principal Management Corp.	Prncpl Hi Yld Inst	N/A	31,352
*	Meeder Asset Management Inc.	Meeder Qntx	N/A	25,408
*	Van Eck Associates Corporation	VanEck Intl Inv Gold A	N/A	22,259
*	T. Rowe Price Associates, Inc.	TRowePr Bal	N/A	16,306
*	Nationwide Fund Advisors	NW SmCap Indx A	N/A	10,171
*	TCW LLC	MetWest Ttl Rtn Bd I	N/A	9,363
*	Nationwide Fund Advisors	NW MdCap Mkt Indx A	N/A	5,565
*	Victory Capital Management	Vic Syc Sm Co Oppr A	N/A	4,801
*	Prudential Investments LLC	Prudntl Glbl RealEst A	N/A	3,794
*	Meeder Asset Management Inc.	Meeder MilHwrdUtilInfr Rtl	N/A	3,165
*	Fidelity Mgmt & Research Company	FidAdv LevR Co Stk A	N/A	2,124
*	Invesco Advisors, Inc.	Invsco Enrgy Inv	N/A	1,992
*	Prudential Investments LLC	Prudntl Jnism Util A	N/A	1,966

*A party-in-interest as defined by ERISA.

N/A - Not applicable for participant-directed plan.

C.R.M.I. 401(k) Plan

Schedule H, Line 4i – Schedule of Assets Held at End of Year

December 31, 2015

EIN: 73-1507700

Plan: 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
*	OppenheimerFunds, Inc.	Opp Gold Spec Mnrls A	N/A	1,761
*	OppenheimerFunds, Inc.	Opp Devl Mkt A	N/A	1,540
*	Franklin Mutual Advisers, LLC.	FnklnTmp Forgn A	N/A	1,151
*	Pioneer Investment Management Inc	Pionr Bd A	N/A	1,081
*	JP Morgan Investment Advisers Inc.	JPM Cor Pls Bd Inst	N/A	696
*	Prudential Investments LLC	Prudntl Ttl Rtn Bd A	N/A	349
*	Thornburg Investment Management Inc	Thrnbrg Intl Val I	N/A	95
*	T. Rowe Price Associates, Inc.	TRowePr Cap App	N/A	44
*	Dreyfus Corp.	Drey App	N/A	16
*	Investco Advisers, Inc	Invsco Divrs Divd Inv	N/A	16
*	American Century Investments	AmCent Infl Adj Bd Inst	N/A	7
*	Vanguard Group, Inc	Vngrd Divd Gr Inv	N/A	4
*	Vanguard Group, Inc	Vngrd Glbl Eq Inv	N/A	4
*	Capital Research and Management Co.	AmFds New Wld R3	N/A	3
*	John Hancock Advisers, LLC	JnHnck Grtr China Oppr A	N/A	3
*	Ivy Investment Management Co.	WR Ivy Emrg Mkt Eq Y	N/A	3
*	Legg Mason Partners Fund Advisor LLC	LeggM QS Emrg Mkt Inst	N/A	3
*	Wells Fargo Funds Management LLC	WF Emrg Mkt Eq A	N/A	3
*	T. Rowe Price Associates, Inc.	TRowePr Hlth Scnc	N/A	3
*	Ivy Investment Management Co.	WR Ivy Scnc Tech Y	N/A	3
*	Vanguard Group, Inc	Vngrd Wlsly Inc Inv	N/A	2
*	Yacktman Asset Management	AMGMgrs Ycktmn Focs Svc	N/A	2
*	Pacific Investment Management Co LLC	PIMCO Invmt Grd Corp Bd A	N/A	2
*	JP Morgan Investment Advisers Inc.	JPM Trsry Agncy Sel	N/A	2
*	Ivy Investment Management Co.	WR Ivy Hi Inc Y	N/A	2
*	Guggenheim Investments	RydexSGI Bio H	N/A	2
*	Goldman Sachs Asset Mgmt, LP	GdmnScs Shrt Dur Govt Inst	N/A	2
*	Wells Fargo Funds Management LLC	WF Shrt Dur Govt Bd A	N/A	2
*	Vanguard Group, Inc	Vngrd Hlth Care Inv	N/A	1
*	BlackRock Advisers, Inc	BlkRk Eq Divd Inv A	N/A	1
*	Janus Capital Management, LLC	Jns Frty S	N/A	1
*	Deutsche Inv Mgmt Americas, Inc.	Dtsch LgCap Val A	N/A	1
*	Vanguard Group, Inc	Vngrd Enrgy Inv	N/A	1
*	Ridgworth Capital Management, Inc.	RdgWrth Crdex LgCpValEq I	N/A	1
*	Ridgworth Capital Management, Inc.	RdgWrth SmCap Val Eq I	N/A	1
	Total mutual funds			<u>14,406,155</u>
	Money Market Mutual Funds			
*	Nationwide Fund Advisors	Money Market Mutual Fund	N/A	<u>817,179</u>
*	Notes receivable from participants	Maturing 2016 - 2023 at interest rate of 5.25%	\$ -	<u>163,251</u>
	Total investments held at end of year			<u>\$ 15,386,585</u>

*A party-in-interest as defined by ERISA.

*N/A - Not applicable for participant-directed plan.

C.R.M.I. 401(k) Plan
Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
Year Ended December 31, 2015
Plan: 001

EIN: 73-1507700

Total that Constitute Nonexempt Prohibited Transactions							
	Earnings	Late Participant	Contributions	Contributions	Contributions	Total Fully	
	Not Corrected	Loan Repayments are included (Yes/No)					
Participant Contributions			Not Corrected	Corrected Outside VFCP	Pending Correction in VFCP	Corrected Under VFCP and PTE 2002-51	
Transferred Late to the Plan							
2010	*	No	\$ -	\$ -	\$ -	\$	1,090,481
2011	*	No	-	-	-		772,553
2012	*	Yes	-	-	-		1,009,427
2013	*	Yes	-	-	-		518,763
			<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$</u>	<u>3,391,224</u>

* As detailed in Note 8 to the financial statements, during the year ended December 31, 2015, the Plan Sponsor credited participant accounts with a total of \$12,813 for the lost earnings related to late remittances during Plan years 2010-2013.

** Amounts represent late contributions during the years noted above. All late contributions for these periods were funded during their respective years.