

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Kenneth R. Eaton

Name of the Holding Company Director and Official

Chairman of the Holding Company Board

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

*K.R. Eaton*

Signature of Holding Company Director and Official

03/25/2021

Date of Signature

**For holding companies not registered with the SEC—**  
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report  
 will be sent under separate cover  
 is not prepared

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2020

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

First Alamogordo Bancorp Of Nevada, Inc.

Legal Title of Holding Company

P.O. Box 9

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

Alamogordo

New Mexico

88311

City

State

Zip Code

414 10th Street, Alamogordo, NM 88310

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mona George

SVP-CFO

Name

Title

575-437-4880

Area Code / Phone Number / Extension

575-437-5109

Area Code / FAX Number

mona@fnb4u.com

E-mail Address

N/A

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

Is confidential treatment requested for any portion of this report submission? .....  0=No  1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report .....

2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

N/A

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Legal Title of Subsidiary Holding Company

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

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City State  Zip Code

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Physical Location (if different from mailing address)

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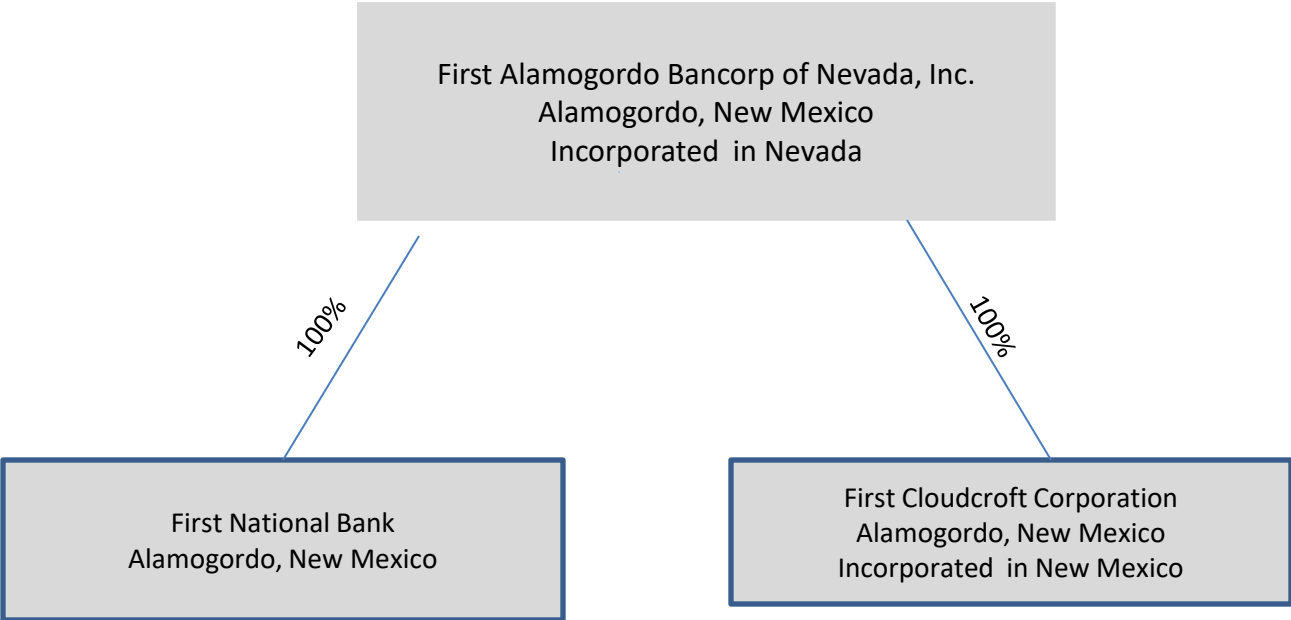
Physical Location (if different from mailing address)

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Form FR Y-6  
First Alamogordo Bancorp of Nevada, Inc.  
Fiscal Year Ending December 31, 2020

Report Item:2

Organizational Chart:



None of the entities have an LEI.

**Results:** A list of branches for your depository institution: **FIRST NATIONAL BANK (ID\_RSSD: 823450)**.  
 This depository institution is held by **FIRST ALAMOGORDO BANCORP OF NEVADA, INC. (2522337)** of **ALAMOGORDO, NM**.  
 The data are as of **12/31/2020**. Data reflects information that was received and processed through **01/05/2021**.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	823450	FIRST NATIONAL BANK	414 10TH STREET	ALAMOGORDO	NM	88310-6766	OTERO	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	823450	
OK		Limited Service	3022982	NORTH BRANCH	3101 N WHITE SANDS BLVD	ALAMOGORDO	NM	88310	OTERO	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	823450	
OK		Full Service	3356696	ARTESIA BRANCH	908 W MAIN ST	ARTESIA	NM	88210	EDDY	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	823450	
OK		Full Service	155357	CLOUDCROFT BRANCH	301 BURRO AVE	CLOUDCROFT	NM	88317	OTERO	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	823450	
OK		Full Service	485353	RUIDOSO BRANCH	451 SUDDERTH DRIVE	RUIDOSO	NM	88345-6009	LINCOLN	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	823450	
OK		Full Service	3022991	TULAROSA BRANCH	300 CENTRAL AVE	TULAROSA	NM	88352	OTERO	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK	823450	

## Form FR Y-6

**First Alamogordo Bancorp of Nevada, Inc.**  
**Alamogordo, NM**

**Fiscal Year Ending 12/31/2020**

**Report Item 3: Securities Holders**

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending MM/DD/YYYY (but not at fiscal year-end)		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Paul Brusuelas Alamogordo, NM, USA	USA	6087.39-5.35% Common Stock	NONE		
<b>Eaton Family</b>					
Kenneth R. Eaton Alamogordo, NM, USA	USA	6568.83-5.77% Common Stock			
Mark Eaton Alamogordo, NM, USA		400.00-0.35% Common Stock			
<b>Fettinger/Lynch Family</b>					
R. Nell Fettinger Alamogordo, NM, USA	USA	11273.00-9.91% Common Stock			
James T. Lynch Alamogordo, NM, USA		913.94-0.80% Common Stock			
Donald W. Garland Durango, CO, USA	USA	8280.43-7.28% Common Stock			
<b>Atkins Family</b>					
Bert Atkins Alamogordo, NM, USA	USA	22705.68-19.96% Common Stock			
Allisandra Atkins Alamogordo, NM, USA		700-0.62% Common Stock			
Cynthia Heithold High Rolls, NM, USA	USA	7600.27-6.68% Common Stock			
Leland L. Fellows Jr Wolfforth, TX	USA	7320.29-6.44% Common Stock			
Robert S. Hutt Flower Mound, TX, USA	USA	13107.87-11.52% Common Stock			

Form FR Y-6  
**First Alamogordo Bancorp of Nevada, Inc.**  
**Alamogordo, NM**  
**Fiscal Year Ending 12/31/2020**

**Report Item 4: Insiders**

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & Address (City, State, Country)	Principal Occupation, if other than with holding company	Title/Position with holding company	Title/Position with Subsidiaries (including subsidiary name)	Title/Position with Other Businesses (including business name)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (including subsidiary name)	Percentage of Voting Securities in any other co. (including co. name) if ≥ 25%
Bert Atkins Alamogordo, NM, USA	Attorney	Vice-Chairman	Director-FNB Director-FCC	Sole Proprietorship S. Bert Atkins	19.96%	n/a	S. Bert Atkins, Attorney at Law, 100%
Robert S. Hutt Flower Mound, TX, USA	Retired Military	Principal Securities Holder	n/a	n/a	11.52%	n/a	n/a
R. Nell Fettinger Alamogordo, NM, USA	Investments	Principal Securities Holder	n/a	n/a	9.91%	n/a	n/a
Donald W. Garland Durango, CO, USA	Educator	Principal Securities Holder	n/a	n/a	7.28%	n/a	n/a
Cynthia Heithold High Rolls, NM, USA	Retired	Principal Securities Holder	n/a	n/a	6.68%	n/a	n/a
Leland L Fellows Jr. Wolfforth, TX, USA	Retired	Principal Securities Holder	n/a	n/a	6.44%	n/a	n/a
Kenneth R. Eaton Alamogordo, NM, USA	Investments	Chairman	Director-FNB Director-FCC	n/a	5.77%	n/a	n/a
Paul Brusuelas Alamogordo, NM, USA	Retired	Principal Securities Holder	n/a	n/a	5.35%	n/a	n/a
James T. Lynch Alamogordo, NM, USA	Investments	Director	Director-FNB	n/a	0.80%	n/a	n/a
Allisandra Atkins Alamogordo, NM, USA	CPA	Director	Director-FNB	Atkins & Medina CPAs, LLC-Partner	0.62%	n/a	Atkins & Medina CPAs, LLC-50%
Mark Eaton Alamogordo, NM, USA	Retail Sales	Director	Director-FNB	EZ TV & Appliance-Sales Owner	0.35%	n/a	EZ TV & Appliance, 100%
Harris Blankenship Alamogordo, NM, USA	Construction	Director	Director-FNB	Construction-Contractor, HJBM,LLC-Investment owner	0.35%	n/a	National Construction-100%, HJBM,LLC-60%
Patrick Bond High Rolls, NM, USA	Retail Sales	Director	Director-FNB	Stonecrafters, LLC-Sales Owner	0.09%	n/a	Stonecrafters, LLC-100%
Shawn Oswalt Alamogordo, NM, USA	Realtor	Director	Director-FNB	ERA Simmons - Realtor/Owner	0.09%	n/a	ERA Simmons - 50%
William F. Mayton Alamogordo, NM, USA	Retired Banker	Director	Director-FNB Director-FCC	HJBM,LLC-Investment owner	0.09%	n/a	HJBM,LLC-40%
Deborah Romero Alamogordo, NM, USA	Banking	Principal Securities Holder	President-FNB	n/a	0.09%	n/a	n/a

Entities: FNB-First National Bank  
FCC -First Cloudcroft Corporation