REED RONALD R Form 5/A

February 24, 2006

OMB APPROVAL

FORM	15							OMB AP	PROVAL	
	UNITED	RITIES AND EXCHANGE COMMISSION					OMB Number:	3235-0362		
Check thi no longer		Wa	Washington, D.C. 20549					Expires:	January 31, 2005	
to Section Form 4 or 5 obligation may conti	ENT OF CHANGES IN BEN RSHIP OF SECURITIES				EFICIAL	Estimated average burden hours per response 1.0				
See Instru 1(b). Form 3 H Reported Form 4 Transactic Reported	Filed pur oldings Section 17(rsuant to Section (a) of the Public U 30(h) of the In	Itility Holdir	ng Comp	any A	Act of	1935 or Section	1		
1. Name and A	Address of Reporting NALD R	suer Name and Ticker or Trading bol MMUNITY CENTRAL BANK				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
		CORP	[ccbd]				(Check all applicable)			
(Last)	nent for Issuer's Fiscal Year Ended Day/Year) 2005				X Director 10% Owner Specify below) Urice Chairman					
4 GOLFSII	DE DR.						V IC	c Chairman		
	endment, Date Original onth/Day/Year) 2006				6. Individual or Joint/Group Reporting (check applicable line)					
ST CLAID	, MI 48079									
S1. CLAIR					_X_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person					
(City)	(State)	(Zip) Tab	ole I - Non-Der	ivative Se	curiti	es Acqı	uired, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of	6. Ownership Form: Direct (D) or	Ownership	
				Amount	(A) or (D)	Price	Issuer's Fiscal Year (Instr. 3 and 4)	Indirect (I) (Instr. 4)	(Instr. 4)	
Common Stock	Â	Â	Â	Â	Â	Â	17,463.9131	D	Â	
Reminder: Report on a separate line for each class of			Persons who respond to the collection of information S.							

securities beneficially owned directly or indirectly.

contained in this form are not required to respond unless the form displays a currently valid OMB control number.

(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	Secu Acqu (A) o	vative arities uired or oosed O) rr. 3,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 4.99 (4)	Â	Â	Â	Â	Â	(1)	10/02/2010	Common Stock	9,119 (4)
Employee Stock Option (right to buy)	\$ 5.49 (4)	Â	Â	Â	Â	Â	(1)	04/24/2011	Common Stock	7,978 (4)
Employee Stock Option (right to buy)	\$ 5.2 (4)	Â	Â	Â	Â	Â	(1)	05/07/2011	Common Stock	14,072 (4)
Employee Stock Option (right to buy)	\$ 7.71 <u>(4)</u>	Â	Â	Â	Â	Â	(1)	05/13/2012	Common Stock	13,230 (4)
Incentive Plan (right to buy)	\$ 10.83 (4)	Â	Â	Â	Â	Â	(2)	11/19/2013	Common Stock	5,513 (4)
Incentive Plan (right to buy)	\$ 12.3 <u>(4)</u>	Â	Â	Â	Â	Â	(3)	11/15/2014	Common Stock	6,300 (4)
Incentive Plan (right to buy)	\$ 13.21	Â	Â	Â	Â	Â	12/02/2005	12/01/2015	Common Stock	800
Incentive Plan (right to buy)	\$ 13.21	Â	Â	Â	Â	Â	12/02/2005	12/01/2015	Common Stock	4,200

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

REED RONALD R

4 GOLFSIDE DR. Â X Â Â Vice Chairman Â

ST. CLAIR, MIÂ 48079

Signatures

S/ Ronald R. 02/24/2006 Reed

**Signature of Date
Reporting Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) The option is exercisable on its grant date for 25% of the shares covered by the option and for an additional 25% of the shares on each anniversary of the grant date thereafter.
- (2) The option is exercisable as follows: 630 option shares as of the grant date; 2,310 shares on November 30, 2004 and the remaining 2,310 shares on November 30, 2005.
- (3) The option is exercisable on its grant date for 33% of the shares covered by the option and for the remaining 67% of the shares on the first anniversary date thereafter.
- (4) The option price and number of shares were adjusted to reflect the 5% stock dividend payable June 1, 2005, to all holders of record of common stock on May 2, 2005 for which adjustment was not previously reported.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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