

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

I, Phillip W. Gerber

Name of the Holding Company Director and Official

*Director / CEO*

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.

*Phillip W. Gerber*

Signature of Holding Company Director and Official

*9/30/14*

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):

**June 30, 2014**

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Community Investors Bancorp, Inc.

Legal Title of Holding Company

119 South Sandusky Ave.

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

Bucyrus OH 44820

City State Zip Code

Same

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Thomas G. Kalb

CFO/VP

Name

Title

419-562-7055

Area Code / Phone Number / Extension

419-562-5516

Area Code / FAX Number

tkalb@ffcb.com

E-mail Address

www.ffcb.com

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

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

## 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.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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Physical location (if different from mailing address)

Form FR Y-6  
 Community Investors Bancorp, Inc.  
 Bucyrus, OH  
 Fiscal Year ended 6/30/14

Report Item

1 The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. The full annual report is not yet available and will be forwarded under separate cover when it is available.

2a Organizational Chart

Community Investors Bancorp, Inc  
 Bucyrus, Ohio  
 Incorporated in Ohio  
 100% owner of:  
  
 First Federal Community Bank of Bucyrus  
 Bucyrus, Ohio  
 Organized in Ohio

2b Domestic branch listing provided to the Federal Reserve Bank on FRY-10 at 12/31/2012. No changes at this date.

3 Securities Holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 6-30-2013

(1)(a) Name City, State, Country	(1)(b) Country of citizenship or incorporation	(1)(c) Number and Percentage of each class of voting securities
Jeffery Gendell New York, New York, USA	USA	72,500 - 9.1% Common Stock
David M Auck Bucyrus, OH USA	USA	47,000 - 5.9% Common Stock

Securities holders not listed in 3(1)(a) through 3(1)(c) with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 6-30-2013

(2)(a) Name City, State, Country	(2)(b) Country of citizenship or incorporation	(2)(c) Number and Percentage of each class of voting securities
None		

Form FR Y-6  
Community Investors Bancorp, Inc. (CIBN)  
Bucyrus, OH  
Fiscal year ending 6/30/14

\*Subsidiary- First Federal Community Bank of Bucyrus (FFCB)-100% owned by CIBN

Report Item 4: Insiders

(1) Name City, State, Country	(2) Principal Occupation (Other than with CIBN)	(3)(a) Title & Position with CIBN	(3)(b) Title & Position with FFCB*	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in CIBN	(4)(b) Percentage of Voting Shares in FFCB*	(4)(c)
Phillip W. Harris Bucyrus, OH USA	Supply Chain Manager	Director, Chairman	Director, Chairman	Retired	<1.00%	N/A	N/A
David M. Auck Bucyrus, OH USA	Insurance Agent	Director, Vice chairman	Director, Vice chairman	Retired	5.90%	N/A	N/A
John D. Mizick Bucyrus, OH USA	CPA	Director	Director	Retired	<1.00%	N/A	N/A
D. Brent Fissel New Washington, OH USA	Dentist	Director	Director	Owner, President D. Brent Fissel DDS, Inc. New Washington, OH USA	<1.00%	N/A	D. Brent Fissel DDS, Inc. 100%
Michael J. Romanoff Bucyrus, OH USA	Jeweler	Director	Director	Owner Romanoff Jewelers Co-owner Val Casting, Inc. Bucyrus, OH USA	<1.00%	N/A	Romanoff Jewelers 100% Val Casting, Inc. 50%
Phillip W. Gerber Bucyrus, OH USA	N/A	Director CEO	Director CEO	N/A	2.50%	N/A	N/A
Dawn S. Ratliff New Washington, OH USA	Insurance Agent	Director	Director	President, CEO ADM Benefit Plans Agency, Inc. Bucyrus, OH USA	<1.00%	N/A	ADM Benefit Plans Agency, Inc. 100%
Thomas G. Kalb Bucyrus, OH USA	N/A	VP & Chief Financial Officer	VP & Chief Financial Officer	N/A	<1.00%	N/A	N/A
Lynn Brewer Bucyrus, OH USA	N/A	VP & Chief Operating Officer	VP & Chief Operating Officer	N/A	<1.00%	N/A	N/A
Bradley P. Murtiff Bucyrus, OH USA	N/A	VP & Regional Executive Officer	VP & Regional Executive Officer	N/A	None	N/A	N/A
Roger Miller Bucyrus, OH USA	CPA	Director	Director	President Mizick and Miller CPA's	<1.00%	N/A	Mizick and Miller CPA's >50%

**Results:** A list of branches for your depository institution **FIRST FEDERAL COMMUNITY BANK OF BUCYRUS (ID\_RSSD 346379)**.

This depository institution is held by **COMMUNITY INVESTORS BANCORP, INC (3827918)** of BUCYRUS, OH.

The data are as of **06/30/2014**. Data reflects information that was received and processed through **07/06/2014**.

**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)	346379	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	119 S SANDUSKY AVE	BUCYRUS	OH	44820	CRAWFORD	UNITED STATES	42539	0	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144108	EAST BRANCH	2020 E MAINSFIELD ST	BUCYRUS	OH	44820	CRAWFORD	UNITED STATES	495499	103	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144135	SOUTH BRANCH	875 S SANDUSKY AVE	BUCYRUS	OH	44820	CRAWFORD	UNITED STATES	276856	100	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144117	MARYSVILLE BANKING CENTER	251 COLEMAN'S CROSSING BLVD	MARYSVILLE	OH	43040	UNION	UNITED STATES	491985	102	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144126	NEW WASHINGTON BRANCH	220 W MAINSFIELD ST	NEW WASHINGTON	OH	44854	CRAWFORD	UNITED STATES	276857	101	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	