Zip Code

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, Daniel C. Fischer

Name of the Holding Company Director and Official

President, CEO, and Director

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.	or an
Signature of Holding Company Director and Official Date of Signature	
For holding companies <u>not</u> 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 compan	y's fiscal year-end):
December 31, 2015	
Month / Day / Year	

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

Reporter's Name, Street, and Mailing Address Citizens Independent Bancorp, Inc.

Legal Title of Holding Company

188 W. Main Street

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

OH 43138

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

State

James V. Livesay CFO 740-385-8561 Area Code / Phone Number / Extension

Area Code / FAX Number jim.livesay@tcbol.com

E-mail Address

tcbol.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."

X No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

Annual Report of Bank Holding Companies (FRY-6)

Report Item 1a:

Form 10K filed with the Securities and Exchange Commission: 3-24-2016

Report Item 2a:

Organization Chart

Citizens Independent Bancorp, Inc. Logan, Ohio 43138 (Bank Holding Company) Incorporated in the State of Ohio

The Citizens Bank of Logan 188 West Main Street Logan, Ohio 43138 Incorporated in the State of Ohio (100% owned by Bank Holding Company)

LEI is N/A, unless noted

Report Item 2b:

Sent to structure@clev.frb.org

Report Item 3:

Shareholders

1: Alan Stockmeister

57,643 shares

8.61%

Jackson, Ohio

Citizen of USA

Edward F. Kilbarger Logan, Ohio

48,600 shares

7.26%

Citizen of USA

2: N/A

Report Item 4:

Directors and Officers:

Attached

Form FR Y-6

Legal Title of Holding Company: Citizens Independent Bancorp, Inc. Fiscal Year End: December 31, 2015

Report Item 4: Insiders 1, 2, 3(a)(b)(c), and 4(a)(b)(c)

***Instructions: Please complete all items in red, in addition to including all applicable insiders for items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include "None" or "N/A."

(Please see Appendix A of the report instructions for an example of how to report items 1, 2, 3, and 4.) Once complete, please print sheet and include in your hardcopy of the report.

***Data Entry Tip: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.

Institution's Note: (If you would like to include a note, please add it here.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3](b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Companies (Include names of other companies)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List Names of Other Companies (Includes partnerships) if 25% or more of Voting Securities are Held (Ilist names of companies and percentage of voting securities held)
Jerry Johnson, Logan, OH, USA	Retired owner of landscaping company	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	1.78%	0%	n/a
B.J. King, Logan, OH, USA	Retired owner of King Lumber Co.	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	0.59%		n/a
Corby R. Leach, Logan, OH, USA	Owner, Corby Leach Insurance Agency	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	1.55%		Corby Leach Insurance Agency Inc., 100%
Robert Lilley, Logan, OH, USA	Attorney, Lilley & Saving Co., LPA	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	1.09%	0%	n/a
William Mauck, Rockbridge, OH, USA	Retired, General Electric Corp	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	0.48%	0%	n/a
Michael Shawd, Barlow, OH, USA	Woner, Goddard-Shawd Insurance Agency	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	0.47%	0%	Michael J. Shawd dba Goddard- Shawd Insurance Agency
Daniel Stohs, Logan, OH, USA	Self-employed attorney	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	1.67%	0%	n/a
Robert Wolfinger, Lancaster, OH, USA	Treasurer, City of Lancaster	1		n/a	0.30%	0%	
Donald Wood, Athens, OH, USA	Owner, local car dealership		Chairman of The Citizens Bank of Logan President and CEO, Director, The Citizens	n/a	2.38%	0%	DWA Holdings, Inc., 100%
Daniel Fischer, Logan, OH, USA	n/a	Independent Bancorp, Inc.	Bank of Logan	n/a	0%	0%	n/a
James V. Livesay, Westerville, OH, USA	n/a		Chief Financial Officer, The Citizens Bank of Logan	n/a	0.06%	0%	n/a
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Results: A list of branches for your holding company: CITIZENS INDEPENDENT BANCORP, INC. (2299077) of LOGAN, OH. The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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.

<u>Actions</u>

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*
OK		Full Service (Head Office)	859524	CITIZENS BANK OF LOGAN, THE	188 WEST MAIN ST.	LOGAN	ŏ	43138	HOCKING	UNITED STATES	12324		CITIZENS BANK OF LOGAN, THE	869524
Close	9/23/2015	Full Service	3156364	ATHENS WALMART BRANCH	929 EAST STATE STREET	ATHENS	ŏн	45701	ATHENS	UNITED STATES	365507	5	CITIZENS BANK OF LOGAN, THE	869524
OK		Full Service	3669378	STIMSON AVENUE OFFICE BRANCH	20 EAST STIMSON AVENUE	ATHENS	КО	45701	ATHENS	UNITED STATES	453454		CITIZENS BANK OF LOGAN, THE	869524
ОК		Full Service	668325	HOCKING MALL BRANCH	21 HOCKING MALL	LOGAN	ОН	43138	HOCKING	UNITED STATES	245361	1	CITIZENS BANK OF LOGAN, THE	869524
OK		Full Service	3669408	WAL-MART STATE ROUTE 664 BRANCH	12910 STATE ROUTE 664 SOUTH	LOGAN	ОН	43138	HOCKING	UNITED STATES	362461	- 4	CITIZENS BANK OF LOGAN, THE	869524
OK		Full Service	1896031	NELSONVILLE OFFICE	24 FULTON ST.	NELSONVILLE	он	45764	ATHENS	UNITED STATES	245362	2	CITIZENS BANK OF LOGAN, THE	869524