

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.

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, **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.

Signature of Holding Company Director and Official

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. _____

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.

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

December 31, 2016

Month / Day / Year

N/A

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 ST.

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

LOGAN

City

OH

State

43138

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

JAMES V. LIVESAY

CFO

Name

Title

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

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.

Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
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City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)

**Annual Report of Bank Holding Companies
(FRY-6)**

Report Item 1a: Form 10K filed with the Securities and Exchange Commission: 3-31-2017

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: Attached

Report Item 3: Shareholders

1: Alan Stockmeister Jackson, Ohio 45640 Citizen of USA	57,643 shares	8.34%
Edward F. Kilbarger Logan, Ohio 43138 Citizen of USA	48,600 shares	7.03%

2: N/A

Report Item 4: Directors and Officers: Attached

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
		Full Service (Head Office)	869524	CITIZENS BANK OF LOGAN, THE	188 WEST MAIN ST.	LOGAN	OH	43138	HOCKING	UNITED STATES	12324	0	CITIZENS BANK OF LOGAN, THE	869524	
		Full Service	3669378	STIMSON AVENUE OFFICE BRANCH	20 EAST STIMSON AVENUE	ATHENS	OH	45701	ATHENS	UNITED STATES	453454	6	CITIZENS BANK OF LOGAN, THE	869524	
Close	11/29/2016	Full Service	668325	HOCKING MALL BRANCH	21 HOCKING MALL	LOGAN	OH	43138	HOCKING	UNITED STATES	245361	1	CITIZENS BANK OF LOGAN, THE	869524	
Close	9/30/2016	Full Service	3669408	WAL-MART STATE ROUTE 664 BRANCH	12910 STATE ROUTE 664 SOUTH	LOGAN	OH	43138	HOCKING	UNITED STATES	362461	4	CITIZENS BANK OF LOGAN, THE	869524	
Add	12/1/2016	Full Service	869524	ROUNDBOUT BRANCH	31348 PRIMMER RD	LOGAN	OH	43138	HOCKING	UNITED STATES			CITIZENS BANK OF LOGAN, THE	869524	

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 (include names of subsidiaries)	List Names of Other Companies (includes partnerships) if 25% or more of Voting Securities are Held (list 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	1.72%	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	0.69%	0%	n/a
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	1.07%	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	0.47%	0%	n/a
Daniel Stohs, Logan, OH, USA	Self-employed attorney	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	1.61%	0%	n/a
Robert Wolfinger, Lancaster, OH, USA	Treasurer, City of Lancaster	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	0.29%	0%	n/a
Donald Wood, Athens, OH, USA	Owner, local car dealership	Chairman of Citizens Independent Bancorp, Inc.	Chairman of The Citizens Bank of Logan	n/a	2.31%	0%	DWA Holdings, Inc., 100%
Daniel Fischer, Logan, OH, USA	n/a	President and CEO, Director, Citizens Independent Bancorp, Inc.	President and CEO, Director, The Citizens Bank of Logan	n/a	0.07%	0%	n/a
James V. Livesay, Westerville, OH, USA	n/a	Chief Financial Officer, Citizens Independent Bancorp, Inc.	Chief Financial Officer, The Citizens Bank of Logan	n/a	0.05%	0%	n/a