

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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.

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

**12/31/2023**

Month / Day / Year

Reporter's Name, Street, and Mailing Address

2012 Waterford Commercial and Savings Bank  
 Shareholder Voting Trust

Legal Title of Holding Company

PO BOX 65

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

Waterford OH 45786  
 City State Zip Code

20115 State Route 339, Waterford OH

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Loretta Murphy Vice President  
 Name Title

740-984-2357

Area Code / Phone Number / Extension

740-984-4460

Area Code / FAX Number

lmurphy@waterfordbank.com

E-mail Address

NA

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

I, Steven C Wainwright

Name of the Holding Company Director and Official

Trustee

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.

*Steven C Wainwright*  
 Signature of Holding Company Director and Official

3/18/2024

Date of Signature

**For Federal Reserve Bank Use Only**

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

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."

**Report Item 1: Annual Report to Shareholders**

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

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

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### Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes     No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

**Report Item 2a: Organization Chart**

- Yes     No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

**Report Item 2b: Domestic Branch Listing**

- Yes     No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

**Report Item 3: Securities Holders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

**Report Item 4: Insiders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

## Form FR Y-6

**2012 Waterford Commercial & Savings Bank Shareholders Voting Trust  
Waterford, Ohio  
Fiscal Year Ending December 31, 2023**

### Report Item

**1:** The bank holding company uses the Annual Disclosure Statement prepared by The Waterford Commercial and Savings Bank for its securities holders. The holding company is not registered with the SEC. As specified by the appropriate Reserve Bank a copy is enclosed.

**2(a):** Organizational Chart:

2012 Waterford Commercial & Savings Bank Shareholders Voting Trust  
LEI Number—N/A  
Waterford, Ohio  
Incorporated in Ohio

59%--Waterford Commercial & Savings Bank, The  
LEI Number—984500EA889BH01D0J94  
Waterford, Ohio  
Incorporated in Ohio

**2(b):** Domestic branch listing provided to the Federal Reserve Bank

**4:** Attachment.

Report Item 4

Name, City, State Country	Principal Occupation if other than with holding company	Title & Position with holding co	Title & Position with Subsidiaries: only Subsidiary-Waterford Commercial and Savings Bank	Title & Position with other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Stock Ownership	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies & percentage of voting securities held)
<b>Robert L. Teters</b> Waterford, OH USA	N/A	Trustee	Director	N/A	0.83%	0.50%	Jointly held with Diana J. Teters	N/A
<b>Diana J. Teters</b> Waterford, OH USA	N/A	N/A	N/A	N/A	0.83%	0.50%	Jointly held with Robert L. Teters	N/A
<b>Steven C. Wainwright</b> Waterford, OH USA	Owner Wainwright's Fine Jewelry	Trustee	Chairman of the Board/Director	Wainwright's Fine Jewelry, Owner Beverly, OH	6.44%	3.84%	Jointly held with E. Christine Wainwright	N/A
<b>E. Christine Wainwright</b> Waterford, OH USA	N/A	N/A	N/A	N/A	6.44%	3.84%	Jointly held with Steven C. Wainwright	N/A
<b>Carol A. Andy</b> Washington PA USA	N/A	N/A	N/A	N/A	5.30%	3.15%	Jointly held with Timothy J. Andy	N/A
<b>Timothy J. Andy</b> Washington PA USA	N/A	N/A	N/A	N/A	5.30%	3.15%	Jointly held with Carol A. Andy	N/A
<b>Timothy C. Andy</b> Pittsburgh, PA USA	N/A	N/A	N/A	N/A	0.04%	0.02%		N/A
<b>Barbara A. Armitage</b> Santa Paula, CA USA	N/A	N/A	N/A	N/A	5.98%	3.56%		N/A
<b>Jason M. Armitage</b> Santa Barbara, CA USA	N/A	N/A	N/A	N/A	0.04%	0.02%		N/A
<b>Jesse D. Armitage</b> Ventura, CA USA	N/A	N/A	N/A	N/A	0.04%	0.02%		N/A
<b>Maggie D. Eich</b> Highland Heights, OH USA	N/A	N/A	N/A	N/A	0.05%	0.03%		N/A
<b>Ian W. Harris</b> Pittsburgh, PA USA	N/A	N/A	N/A	N/A	0.04%	0.02%		N/A
<b>Roberta L. Pitts</b> Oakdale, PA USA	N/A	N/A	N/A	N/A	0.12%	0.07%		N/A
<b>Stevie N. Riggs</b> Pepper Pike, OH USA	N/A	N/A	N/A	N/A	0.05%	0.03%		N/A

<b>Kathryn C. Tucker</b> Beverly, OH USA	N/A	N/A	CEO & Director	N/A	0.20%	0.11%		N/A
<b>Dianne Sue Wainwright</b> Pittsburgh, PA USA	N/A	N/A	N/A	N/A	4.94%	2.94%		N/A
<b>Sean D. Wainwright</b> Oakdale, PA USA	N/A	N/A	N/A	N/A	0.13%	0.08%		N/A
<b>Terry Douglas Wainwright</b> Beverly, OH USA	N/A	N/A	N/A	N/A	4.52%	2.69%		N/A
<b>Robert T. Lang</b> Waterford, OH USA	Owner T&K Auto Parts	Trustee	Director	T & K Auto Parts, Owner/President Beverly, OH YAK Developers, Partner Marietta, OH Kick Enterprises, Partner Marietta, OH Terry & Karen Lang Rentals, Owner/Partner Waterford, OH G & T Productions Waterford, OH	2.68%	1.60%	Jointly held with Karen L. Lang	T & K Auto Parts, Owner/President--87% YAK Developers, Partner--50% Kick Enterprises, Partner--50% Terry & Karen Lang Rentals, Owner/Partner--50% G & T Productions, Partner--50%
<b>Karen L. Lang</b> Waterford, OH USA	N/A	N/A	N/A	Terry & Karen Lang Rentals, Owner/Partner Waterford, OH	2.68%	1.60%	Jointly held with Robert T. Lang	Terry & Karen Lang Rentals, Owner/Partner--50%
<b>Gary J. Lang</b> Waterford, OH USA	N/A	N/A	N/A	G & T Productions Waterford, OH G & L Drilling LLC Beverly, OH B & E Resources Beverly, OH	1.84%	1.10%		G & T Productions, Partner--50% G & L Drilling LLC B & E Resources
<b>Larry D. Lang</b> Waterford, OH USA	N/A	N/A	N/A	G & L Drilling LLC Beverly, OH B & E Resources Beverly, OH Lang Oil & Gas Inc Beverly, OH Lang's Poured Walls LLC Beverly, OH	6.51%	3.88%		G & L Drilling LLC B & E Resources Lang Oil & Gas Inc
<b>Franklin J. Lang</b> Marietta, OH USA	N/A	N/A	N/A	YAK Developers, Partner Marietta, OH Kick Enterprises, Partner Marietta, OH	1.13%	0.67%	Jointly held with Judy A. Lang	YAK Developers, Partner--50% Kick Enterprises, Partner--50%
<b>Judy A. Lang</b> Marietta, OH USA	N/A	N/A	N/A	N/A	1.13%	0.67%	Jointly held with Franklin J. Lang	N/A
<b>Susanna D. Baker</b> Beverly, OH USA	N/A	N/A	N/A	N/A	3.17%	1.89%		N/A
<b>Rachel D. Klinger</b> Waterford, OH USA	N/A	N/A	N/A	N/A	3.17%	1.89%	Jointly held with Steven C. Klinger	N/A

<b>Steven C. Klinger</b> Waterford, OH USA	N/A	N/A	N/A	N/A	3.17%	1.89%	Jointly held with Rachel D. Klinger	N/A
<b>Keith E. Tuten</b> Marietta, OH USA	N/A	N/A	Director	N/A	3.59%	2.14%	Jointly held with Tamara S. Tuten	N/A
<b>Tamara S. Tuten</b> Marietta, OH USA	N/A	N/A	N/A	N/A	3.59%	2.14%	Jointly held with Keith E. Tuten	N/A
<b>Michael C. Tuten</b> Waterford, OH USA	N/A	N/A	N/A	N/A	3.20%	1.91%	Jointly held with Johnna K. Tuten	N/A
<b>Johnna K. Tuten</b> Waterford, OH USA	N/A	N/A	N/A	N/A	3.20%	1.91%	Jointly held with Michael C. Tuten	N/A
<b>Richard R. Tuten</b> Stockport, OH USA	N/A	N/A	N/A	N/A	3.20%	1.91%	Jointly held with Lana Y. Tuten	N/A
<b>Lana Y. Tuten</b> Stockport, OH USA	N/A	N/A	N/A	N/A	3.20%	1.91%	Jointly held with Richard R. Tuten	N/A
<b>Scott Tuten</b> Athens, OH USA	N/A	N/A	N/A	N/A	3.05%	1.82%	Jointly held with Michelle L. Tuten	N/A
<b>Michelle L. Tuten</b> Athens, OH USA	N/A	N/A	N/A	N/A	3.05%	1.82%	Jointly held with Scott Tuten	N/A
<b>William D. Tuten</b> Dyersburg, TN USA	N/A	N/A	N/A	N/A	3.20%	1.91%	Jointly held with Jerilyn Tuten	N/A
<b>Jerilyn Tuten</b> Dyersburg, TN USA	N/A	N/A	N/A	N/A	3.20%	1.91%	Jointly held with William D. Tuten	N/A

**Wainwright Family consists of:**

Steven C. Wainwright  
E. Christine Wainwright  
Carol A. Andy  
Timothy J. Andy  
Timothy C. Andy  
Barbara A. Armitage  
Jason M. Armitage  
Jesse D. Armitage  
Maggie D. Eich  
Ian W. Harris  
Roberta L. Pitts  
Stevie N. Riggs  
Kathryn C. Tucker  
Dianne Sue Wainwright  
Sean D. Wainwright  
Terry Douglas Wainwright

**27.95%**    **16.65%**

**Lang Family consists of:**

Robert T. Lang  
Karen L. Lang

**12.18%**    **7.26%**

Gary J. Lang  
Larry D. Lang  
Franklin J. Lang  
Judy A. Lang

**Tuten Family consists of:**

Keith E. Tuten  
Tamara S. Tuten  
Susanna D. Baker  
Rachel D. Klinger  
Steven C. Klinger  
Michael C. Tuten  
Johnna K. Tuten  
Richard R. Tuten  
Lana Y. Tuten  
Scott Tuten  
Michelle L. Tuten  
William D. Tuten  
Jerilyn Tuten

**22.61%**      **13.48%**