

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):

December 31, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Conneaut Bancorp, MHC

Legal Title of Holding Company

PO Box 740

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

Conneaut OH 44030

City State Zip Code

305 Main Street Conneaut, OH 44030

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Christie K. Joslin President/CEO/Director

Name Title

440-599-8121

Area Code / Phone Number / Extension

440-593-6446

Area Code / FAX Number

cjoslin@conneautsavings.com

E-mail Address

www.conneautsavings.com

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

I, Christie K. Joslin

Name of the Holding Company Director and Official

President/CEO/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.

Christie Joslin

Signature of Holding Company Director and Official

12/28/24

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.

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.

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.

Conneaut Bancorp, Inc.

Legal Title of Subsidiary Holding Company

PO Box 740

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

Conneaut

OH

44030

City

State

Zip Code

305 Main Street Conneaut, OH 44030

Physical Location (if different from mailing address)

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

City

State

Zip Code

Physical Location (if different from mailing address)

Results: A list of branches for your depository institution: **CONNEAUT SAVINGS BANK, THE (ID_RSSD: 203575)**.
 This depository institution is held by **CONNEAUT BANCORP INC (4028888)** of **CONNEAUT, OH**.
 The data are as of **12/31/2023**. Data reflects information that was received and processed through **01/04/2024**.

Reconciliation and Verification Steps

Per the December 2022 instructions, these steps should be followed if there were changes to your domestic branch listing over the prior reporting year.
 Please see the FR Y-6 instructions for further detail.

Note: If a Y-10 was submitted during the fiscal year and the change is reflected below, enter 'OK' in the Data Action column.

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, if applicable. 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)	203575	CONNEAUT SAVINGS BANK, THE	305 MAIN ST	CONNEAUT	OH	44030	ASHTABULA	UNITED STATES	Not Required	Not Required	CONNEAUT SAVINGS BANK, THE	203575	
Close	12/1/2023	Full Service	3658279	AUSTINBURG BRANCH	2046 STATE ROUTE 45	AUSTINBURG	OH	44010	ASHTABULA	UNITED STATES	Not Required	Not Required	CONNEAUT SAVINGS BANK, THE	203575	

Form FR Y-6
 Conneaut Bancorp, INC
 Fiscal Year Ending December 31, 2023

Report Item 4: Insiders

Name, City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with any other company in which the person is a director, trustee, partner, or Executive Officer	Percentage of Voting Shares in Holding Company	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)
William E. Cooper Conneaut OH, USA	N/A	Director & Chairman	Director & Chairman Conneaut Bancorp, Mhc. & Conneaut Savings Bank	N/A	None	None	N/A
Lorraine E. McLaughlin Conneaut OH, USA	Owner Biscotti's Restaurant	Director	Director Conneaut Bancorp, Mhc. & Conneaut Savings Bank	N/A	None	None	100% Biscotti's Restaurant
Kerry W. Gerdes Conneaut OH, USA	Owner Gerdes Pharmacy, Inc.	Director	Director Conneaut Bancorp, Mhc. & Conneaut Savings Bank	N/A	None	None	100% Gerdes Pharmacy, Inc.
David D. Punkar Conneaut OH, USA	N/A	Director	Director Conneaut Bancorp, Mhc. & Conneaut Savings Bank	N/A	None	None	N/A
Timothy N. Green Conneaut OH, USA	Executive Director Sheldon Calvary Camp	Director & Vice Chair	Director & Vice Chair Conneaut Bancorp, Mhc. & Conneaut Savings Bank	N/A	None	None	N/A
Christie K. Joslin Conneaut OH, USA	N/A	Director & President	Director & President Conneaut Bancorp, Mhc. & Conneaut Savings Bank	N/A	None	None	N/A
Lori B. Woodworth Conneaut OH, USA	N/A	VP	VP Conneaut Bancorp, Mhc. & Conneaut Savings Bank	N/A	None	None	N/A
Suzanne Kay Conneaut OH, USA	N/A	VP	VP Conneaut Bancorp, Mhc. & Conneaut Savings Bank	N/A	None	None	N/A
Amanda Lehtonen Ashtabula OH, USA	N/A	VP	VP Conneaut Bancorp, Mhc. & Conneaut Savings Bank	N/A	None	None	N/A

Form FR Y-6
 Conneaut Bancorp, MHC
 Fiscal Year Ending December 31, 2023

Report Item 4: Insiders

Name, City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with any other company in which the person is a director, trustee, partner, or Executive Officer	Percentage of Voting Shares in Holding Company	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)
William E. Cooper Conneaut OH, USA	N/A	Director & Chairman	Director & Chairman Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	N/A
Lorraine E. McLaughlin Conneaut OH, USA	Owner Biscotti's Restaurant	Director	Director Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	100% Biscotti's Restaurant
Kerry W. Gerdes Conneaut OH, USA	Owner Gerdes Pharmacy, Inc.	Director	Director Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	100% Gerdes Pharmacy, Inc.
Philip C. Heffelfinger Conneaut OH, USA	N/A	Director	Director Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	N/A
David D. Punkar Conneaut OH, USA	N/A	Director	Director Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	N/A
Timothy N. Green Conneaut OH, USA	Executive Director Sheldon Calvary Camp	Director & Vice Chair	Director & Vice Chair Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	N/A
Christie K. Joslin Conneaut OH, USA	N/A	Director & President	Director & President Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	N/A
Lori B. Woodworth Conneaut OH, USA	N/A	VP	VP Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	N/A
Suzanne Kay Conneaut OH, USA	N/A	VP	VP Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	N/A
Amanda Lehtonen Ashtabula OH, USA	N/A	VP	VP Conneaut Bancorp, Inc. & Conneaut Savings Bank	N/A	None	None	N/A