

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):

**June 30, 2023**

Month / Day / Year

**Reporter's Name, Street, and Mailing Address**

NA

**Legal Title of Holding Company**

Consumers Bancorp, Inc

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

PO Box 256 OH 44657

City State Zip Code

614 East Lincoln Way Minerva, OH 44657

Physical Location (if different from mailing address)

**Person to whom questions about this report should be directed:**

Kristin Deist Staff Accountant

Name Title

330-868-9025

Area Code / Phone Number / Extension

330-868-6755

Area Code / FAX Number

kristin.deist@consumers.bank

E-mail Address

NA

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

**I, Ralph J. Lober II**

Name of the Holding Company Director and Official

President & 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.*

*Ralph J. Lober II*

Signature of Holding Company Director and Official

11-21-23

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.

**Results:** A list of branches for your depository institution: **CONSUMERS NATIONAL BANK (ID\_RSSD: 477321)**.  
 This depository institution is held by **CONSUMERS BANCORP, INC. (2286228)** of **MINERVA, OH**.  
 The data are as of **06/30/2023**. Data reflects information that was received and processed through **07/06/2023**.

**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)	477321	CONSUMERS NATIONAL BANK	614 EAST LINCOLN WAY	MINERVA	OH	44657	STARK	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	546021	ADENA BRANCH	E. MAIN & S. BRIDGE	ADENA	OH	43901	JEFFERSON	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	2801041	ALLIANCE OFFICE	610 WEST STATE STREET	ALLIANCE	OH	44601	STARK	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	5122671	BERGHOLZ BRANCH	256 2ND STREET	BERGHOLZ	OH	43908	JEFFERSON	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	5394807	BREWSTER BRANCH	210 WABASH AVE S	BREWSTER	OH	44613	STARK	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	4146661	CALCUTTA BRANCH	49028 FOULKS DR	CALCUTTA	OH	43920	COLUMBIANA	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	3667918	EAST CANTON BRANCH	440 NOBLE STREET WEST	CANTON	OH	44730	STARK	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	4422936	JACKSON BELDEN OFFICE	4026 DRESSLER ROAD	CANTON	OH	44718	STARK	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	2246820	CARROLLTON OFFICE	1017 CANTON ROAD NW	CARROLLTON	OH	44615	CARROLL	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	545529	DILLONVALE BRANCH	44 SMITHFIELD STREET	DILLONVALE	OH	43917	JEFFERSON	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	5334698	FAIRLAWN BRANCH	3680 EMBASSY PARKWAY, SUITE B	FAIRLAWN	OH	44333	SUMMIT	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	5612659	GREEN OFFICE	4086 MASSILLON RD	GREEN	OH	44685	SUMMIT	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	569329	HANOVERTON BRANCH	30034 CANAL STREET	HANOVERTON	OH	44423	COLUMBIANA	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	4347927	HARTVILLE OFFICE	1215 W MAPLE ST	HARTVILLE	OH	44632	STARK	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	3667909	LISBON BRANCH	7895 DICKEY DRIVE	LISBON	OH	44432	COLUMBIANA	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	2904399	LOUISVILLE OFFICE BRANCH	1111 NORTH CHAPEL STREET	LOUISVILLE	OH	44641	STARK	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	3409426	MALVERN BRANCH	4070 ALLIANCE RD	MALVERN	OH	44644	CARROLL	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	484927	MOUNT PLEASANT BRANCH	298 UNION STREET	MOUNT PLEASANT	OH	43939	JEFFERSON	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	540823	SALEM BRANCH	141 SO ELLSWORTH AV	SALEM	OH	44460	COLUMBIANA	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	418829	WAYNESBURG OFFICE	8607 WAYNESBURG S.E.	WAYNESBURG	OH	44688	STARK	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
CHANGE	5/30/2023	Full Service	4146689	WELLSVILLE BRANCH	200 LISBON STREET	WELLSVILLE	OH	43968	COLUMBIANA	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	

Item 3(1) Security Holders

Consumers Bancorp, Inc. Minerva OH

Fiscal Year Ending June 30, 2023

(1)(a) Names City, State/Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Voting Shares $\geq$ 5% in Bank Holding Company
Beese Fulmer Investment Management, Inc Canton, OH USA	USA	172,739 - 5.65% Common Stock

Item 3(2) Security Holders

NA

Item 4							
Consumers Bancorp, Inc Minerva, OH							
Fiscal Year Ending June 30, 2023							
Names City, State	Principal Occupation if other than with Bank Holding Company	Title & Postion with Bank Holding Company	Title & Position with Subsidiaries(include name of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of Subsidiaries)	List Name of Companies(includes Partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
John P. Furey Malvern, OH USA	Automotive Retail Sales	Director	Director (Consumers National Bank)	NA	1.63%	NA	NA
Bradley Goris Alliance, OH USA	Insurance Agent & Real Estate Development	Director	Director (Consumers National Bank)	Managing member of Goris Properties, LLC Alliance, OH	*	NA	NA
Ralph J Lober, II Canton, OH USA	N/A	Director	Director & President/ Chief Executive Officer (Consumers National Bank)	NA	1.98%	NA	NA
Laurie L McClellan Minerva, OH USA	N/A	Director Chairman	Director Chairman (Consumers National Bank)	NA	4.67%	NA	NA
John W Parkinson St Clairsville, OH USA	Money Management	Director	Director (Consumers National Bank)	President & Chief Compliance Officer of Appalachian Capital Management Ltd, St Clairsville, OH	*	NA	NA
Frank L. Paden Youngstown, OH USA	NA	Director	Director (Consumers National Bank)	NA	*	NA	NA
Harry W. Schmuck, Jr Louisville, OH USA	Agricultural Business	Director	Director (Consumers National Bank)	Operation Manager Schmuck Partnership, Louisville, OH	*	NA	NA
Richard T. Kiko, Jr Wadsworth, OH USA	Real Estate Brokerage & Auction Services	Director	Director (Consumers National Bank)	President & Chairman of Board Coletta Holdings Inc. President of Futuregen Canton, OH	*	NA	NA
Shawna L'Italien Salem, OH USA	Business Lawyer	Director	Director (Consumers National Bank)	Harrington, Hoppe, and Mitchell, Ltd and serves on the firm's Management Committee. Salem, OH	*	NA	NA
Michael A. Wheeler Canton, OH USA	Payroll and Accounting Software	Director	Director (Consumers National Bank)	President and Chief Legal Officer of Patriot Software Canton, OH	*	NA	NA
Ann M. Gano New Philadelphia, OH USA	Certified Public Accountant,	Director	Director (Consumers National Bank)	Owner of Keeping Tabs, Inc New Philadelphia	*	NA	NA
Scott E. Dodds Canton, OH USA	N/A	NA	Senior Loan Officer (Consumers National Bank)	NA	*	NA	NA
Renee K. Wood Canton, OH USA	N/A	Treasurer	Chief Financial Officer (Consumers National Bank)	NA	*	NA	NA
Derek G. Williams Louisville, OH USA	N/A	NA	Retail Banking and Operations (Consumers National Bank)	NA	*	NA	NA
Suzanne N. Mikes Uniontown, OH USA	N/A	NA	Chief Credit Officer (Consumers National Bank)	NA	*	NA	NA
Kimberly K. Chuckalovchak Minerva, OH USA	N/A	NA	Chief Information Officer (Consumers National Bank)	NA	*	NA	NA
Hillary A. Hudak Silver Lake, OH USA	N/A	NA	Chief People Officer (Consumers National Bank)	NA	*	NA	NA
* Number of Shares is less than 1%							