

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.

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, 2018**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, J. Ben Crow

Name of the Holding Company Director and Official

Secretary-Treasurer

Title of the Holding Company Director and Official

Community Bancshares, Inc.

Legal Title of Holding Company

112 West Main Street / PO Box 460

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

McArthur

OH

45651

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

J. Ben Crow

Secretary-Treasurer

Name

Title

74059625342234

Area Code / Phone Number / Extension

7405963534

Area Code / FAX Number

ben.crow@communitybancshares.com

E-mail Address

Signature of Holding Company Director and Official

03/20/2019

Date of Signature

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

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.

1070765

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."

COMMUNITY BANCSHARES, INC.

ORGANIZATIONAL CHART

COMMUNITY BANCSHARES, INC.  
Location: McArthur, Ohio  
Charter: Ohio

The Vinton County National Bank  
Location: McArthur, Ohio  
Charter: N/A

COMMUNITY BANCSHARES, INC. HAS 100% OWNERSHIP OF THE  
VINTON COUNTY NATIONAL BANK  
THERE ARE NO OTHER SUBSIDIARIES

\*LEI is N/A unless noted

Community Bancshares, Inc.

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Report Item 3:

SECURITY HOLDERS

CURRENT:

| <u>3(1)a</u><br>Name<br><u>City, State, Country</u> | <u>3(1)b</u><br>Country | <u>3(1)c</u><br>Number and %<br>Shares by Class |
|---|-------------------------|---|
| Ruth D. Will<br>McArthur, OH, USA                   | USA                     | 85,507 = 6.54%<br>Common                        |
| Christyne W. Calvin<br>Hillsborough, NC, USA        | USA                     | 79,579 = 6.08%<br>Common                        |

DURING FISCAL YEAR:

| <u>3(2)a</u><br>Name<br><u>City, State, Country</u> | <u>3(2)b</u><br>Country | <u>3(2)c</u><br>Number and %<br>Shares by Class |
|---|-------------------------|---|
| N/A   |                         |   |
| N/A   |                         |   |

## Community Bancshares, Inc.

FR-Y6

12/31/2018

## Report Item 4: INSIDERS

| 4(1)<br>Name<br><u>City, State, Country</u> | 4(2)<br><u>Occupation</u> | 4(3)a<br>Holding Co.<br><u>Title/Pos.</u> | 4(3)b<br>Subsidiary<br><u>Title/Pos.</u> | 4(3)c<br>Other<br><u>Title/Pos.</u>         | 4(4)a<br>% Shares<br>HC | 4(4)b<br>% Shares<br>Subsid. | 4(4)c<br>% Shares<br>Other |
|---|---------------------------|---|--|---|-------------------------|------------------------------|----------------------------|
| James Caldwell<br>Chillicothe, OH, USA      | CPA                       | Director                                  | Director                                 | President<br>Caldwell, Ott & Co.            | 0.15                    | 0                            | 50                         |
| Christyne Calvin<br>McArthur, OH, USA       | n/a                       | Director                                  | Director                                 | n/a   | 6.08                    | 0                            | n/a                        |
| Ronald Collins<br>Carroll, OH, USA          | n/a                       | Director                                  | President<br>Director                    | n/a   | 0.47                    | 0                            | n/a                        |
| James Crow<br>McArthur, OH, USA             | n/a                       | Secretary,<br>Treasurer,<br>Director      | Director                                 | n/a   | 1.65                    | 0                            | n/a                        |
| Steve Eversole<br>Lancaster, OH, USA        | n/a                       | Director                                  | Director                                 | President<br>Eversole Builders              | 0.34                    | 0                            | 50                         |
| William Garrett<br>McArthur, OH, USA        | n/a                       | Director                                  | Director                                 | n/a   | 0.25                    | 0                            | n/a                        |
| Mollie Grube<br>Baltimore, OH, USA          | n/a                       | Director                                  | Director                                 | n/a   | 2.35                    | 0                            | n/a                        |
| Rosemary Hajost<br>Lancaster, OH, USA       | n/a                       | Director                                  | Director                                 | n/a   | 1.63                    | 0                            | n/a                        |
| Jeffrey Harr<br>Circleville, OH, USA        | CPA                       | Director                                  | Director                                 | President<br>Balestra, Harr & Scherer CPA's | 0.06                    | 0                            | 40                         |
| Steven Hunter<br>Chillicothe, OH, USA       | n/a                       | Director                                  | Director                                 | n/a   | 0.51                    | 0                            | n/a                        |
| David Mowry<br>Bremen, OH, USA              | n/a                       | Director                                  | Director                                 | n/a   | 0.99                    | 0                            | n/a                        |
| Larry Schieber<br>Circleville, OH, USA      | Pharmacist                | Director                                  | Director                                 | Owner<br>Schieber Family Pharmacy           | 0.04                    | 0                            | 100                        |
| Thomas Will<br>Lancaster, OH, USA           | n/a                       | Chairman,<br>President,<br>CEO            | Chairman                                 | n/a   | 2.71                    | 0                            | n/a                        |
| Brenda Doles<br>Chillicothe, OH, USA        | n/a                       | n/a                                       | EVP                                      | n/a   | 0.01                    | 0                            | n/a                        |
| Mark Erslan<br>Leesburg, OH, USA            | n/a                       | n/a                                       | EVP                                      | n/a   | 0.13                    | 0                            | n/a                        |
| Joseph Griffith<br>McArthur, OH, USA        | n/a                       | n/a                                       | COO                                      | n/a   | 0.03                    | 0                            | n/a                        |

|  |     |     |     |     |      |   |     |
|--|-----|-----|-----|-----|------|---|-----|
| Annamarie Qualls<br>Lancaster, OH, USA | n/a | n/a | EVP | n/a | 0.1  | 0 | n/a |
| Raymond Ward<br>McArthur, OH, USA      | n/a | n/a | CFO | n/a | 0.37 | 0 | n/a |
| Ruth D. Will<br>McArthur, OH, USA      | n/a | n/a | n/a | n/a | 6.54 | 0 | 0   |

**Results:** A list of branches for your depository institution: **VINTON COUNTY NATIONAL BANK (ID\_RSSD: 754826).**

This depository institution is held by **COMMUNITY BANCSHARES, INC. (1070765)** of **MCARTHUR, OH.**

The data are as of **12/31/2018.** Data reflects information that was received and processed through **01/06/2019.**

**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

**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. 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) | 754826          | VINTON COUNTY NATIONAL BANK   | 112 1/2 WEST MAIN STREET          | MCARTHUR         | OH    | 45651      | VINTON    | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 106519          | ASHVILLE BRANCH               | 26 E. MAIN STREET                 | ASHVILLE         | OH    | 43130-1512 | PICKAWAY  | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 873914          | 119 MAIN STREET BRANCH        | 119 MAIN STREET                   | BREMEN           | OH    | 43107      | FAIRFIELD | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 3134232         | CANAL WINCHESTER BRANCH       | 6360 PRENTISS SCHOOL DRIVE        | CANAL WINCHESTER | OH    | 43110      | FRANKLIN  | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 1457067         | MAIN STREET BRANCH            | 222 EAST MAIN STREET              | CHILlicothe      | OH    | 45601      | ROSS      | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 1456985         | WESTERN AVENUE BRANCH         | 775 WESTERN AVENUE                | CHILlicothe      | OH    | 45601      | ROSS      | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 1444973         | CIRCLEVILLE OFFICE            | 120 SOUTH COURT ST.               | CIRCLEVILLE      | OH    | 43113      | PICKAWAY  | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 228813          | COMMERCIAL POINT BRANCH       | 1 MAIN STREET                     | COMMERCIAL POINT | OH    | 43116      | PICKAWAY  | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 4764373         | GROVE CITY BRANCH             | 2250 STRINGTOWN ROAD              | GROVE CITY       | OH    | 43123      | FRANKLIN  | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 5169706         | JACKSON COUNTY BANKING CENTER | 920 VETERANS DRIVE                | JACKSON          | OH    | 45640      | JACKSON   | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 1162268         | LANCASTER BRANCH              | 521 EAST MAIN STREET              | LANCASTER        | OH    | 43130      | FAIRFIELD | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 1404098         | WEST FAIR OFFICE              | 1971 WEST FAIR AVE.               | LANCASTER        | OH    | 43130      | FAIRFIELD | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 838427          | LAURELVILLE BRANCH            | 18627 MAIN STREET                 | LAURELVILLE      | OH    | 43135      | HOCKING   | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 3778298         | HOCKING HILLS BANKING CENTER  | 427 W HUNTER STREET               | LOGAN            | OH    | 43138      | HOCKING   | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 3669417         | PATASKALA BRANCH              | 700 CORYLUS DRIVE                 | PATASKALA        | OH    | 43062      | LICKING   | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 833721          | RICHMOND DALE BRANCH          | 206 CHURCH STREET                 | RICHMOND DALE    | OH    | 45673      | ROSS      | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |
| OK          |                | Full Service               | 877622          | WILKESVILLE BRANCH            | STATE ROUTE 160 & STATE ROUTE 689 | WILKESVILLE      | OH    | 45695      | VINTON    | UNITED STATES | Not Required | Not Required   | VINTON COUNTY NATIONAL BANK | 754826               |          |