

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.

I, John D. Gandolfi

Name of the Holding Company Director and Official

Chairman

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

02/11/2020

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. _____

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

December 31, 2019

Month / Day / Year

549300GXX2PE8KP7HN90

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

Reporter's Name, Street, and Mailing Address

Community Bankers' Corporation

Legal Title of Holding Company

1271 Indian Springs Road, PO Box 130

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

Indiana PA 15701

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Trisha J. Brewer Treasurer

Name Title

724-464-2234

Area Code / Phone Number / Extension

724-349-1032

Area Code / FAX Number

tbrewer@marioncenterbank.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? =No =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 BANKERS' CORPORATION
INDIANA, PENNSYLVANIA
Fiscal Year Ending December 31, 2019

Form FRY-6

Report Item

1. The BHC is not required to prepare form 10K with the SEC. The BHC does prepare an annual report for its shareholders. The annual report will be submitted via Reporting Central when available.

2. Organization Chart

Community Bankers' Corporation - Indiana, PA (Incorporated in Pennsylvania)
LEI No. 549300GXXK2PE8KP7HN90

The Holding Company owns 100% of the outstanding common stock of its subsidiary, Marion Center Bank, Indiana, PA. Community Bankers' Corporation has only one type of stock, common shares. (Incorporated in Pennsylvania)
LEI No. N/A

The Holding Company owns 100 % of Community Bankers Statutory Trust II, Indiana PA. (Incorporated in Pennsylvania)
LEI No. N/A

2.b Submitted early via email to the Federal Reserve on 2/4/20.

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Report Item 3: Shareholders (Page 1 of 2)
(1)(a)(1)(b)(1)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-19		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
CEDE & Co. New York, NY, USA	USA	430,342 – 19.05% Common Stock
<u>Family Acting in Concert</u> Thelma V. Oberlin, Trustee or Successor Trustee of the Thelma Oberlin Trust Punxsutawney, PA, USA	USA	91,795 – 4.06% Common Stock
Diane L. Oberlin, Trustee or Successor Trustee of the Diane Oberlin Trust Punxsutawney, PA, USA	USA	14,450 – 0.64% Common Stock
Diane L. Oberlin, Trustee or Successor Trustee of the Diane Oberlin Trust or Scott L. Vanderpool Punxsutawney, PA, USA	USA	785 – 0.03% Common Stock

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Report Item 3: Shareholders (Page 2 of 2)

(1)(a)(1)(b)(1)(c)

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
Scott L. Vanderpool or Diane Oberlin Trustee or Successor Trustee of the Diane Oberlin Trust Punxsutawney, PA, USA	USA	8,355 – 0.37% Common Stock
Total		115,385 – 5.10% Common Stock

2(a) Thru 2(c) N/A (Not applicable)

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Report Item 4: Directors and Officers (Page 1 of 2)
(1)(2)(3)(a)(b)(c) and (4)(a)(b)

(1) Names & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company-Community Bankers' Corporation	(3)(b) Title & Position with Subsidiary- Marion Center Bank	(3)(c) and (4)(c) Title & Position with Other Businesses and Ownership	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries
Dennis E. Bence Marion Center, PA	Coal Operator	Director	Director	Partner of Twinbrook Coal Company – 50% & Proprietor Twinbrook Farms – 100%	.88%	0%
Kerry Mears Marion Center, PA	Retired Coal Operator	Director	Director	Retired as VP of Business Development of Wilson Creek Energy, LLC – 0%	.45%	0%
Robert Packer Clymer, PA	President & CEO	Director & Vice Chairman	Director & Vice Chairman	Retired President & CEO of The Home Nursing Agency – 0%	1.71%	0%
Charles R. Glasser Marion Center, PA	Farm Agency Director	Director	Director	County Executive Director of U.S. Department of Agriculture – 0%	.40%	0%
Michael J. Lawer Indiana, PA	Owner/Operator	Director	Director	Owner/Operator of Lawer Enterprises – 100%	1.35%	0%
John D. Gandolfi Home, PA	Certified Public Accountant	Director & Chairman	Director & Chairman	Owner of Gandolfi Tax Services, C.P.A. – 100%	2.62%	0%
Timothy D. Burkett Punxsutawney, PA	Vice President & General Manager	Director	Director	Vice President & General Manager of R&S Machine Co. Inc. – 100% & Redstar Energy, LLC – 100%	1.11%	0%
Samuel H. Clark Indiana, PA	Attorney	Director	Director	Attorney for Holsinger, Clark & Armstrong – 0%	.24%	0%
CEDE & Co. New York, NY	N/A	N/A	N/A	N/A	19.05%	0%
ALL IN USA						

(Continued)

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Report Item 4: Directors and Officers (Page 2 of 2)
(1)(2)(3)(a)(b)(c) and (4)(a)(b)

(1) Names & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company- Community Bankers' Corporation	(3)(b) Title & Position with Subsidiary- Marion Center Bank	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries
George P. Karlheim Northern Cambria, PA	N/A	President	President/Chief Executive Officer, Director	N/A	.72%	0%
Trisha J. Brewer Kittanning PA	N/A	Treasurer	Senior Vice President/ Chief Financial Officer	N/A	.21%	0%
Anna M. Mano Marion Center, PA	N/A	Secretary	Executive Secretary	N/A	.02%	0%
ALL IN USA						

4(c) N/A (Not applicable)

Results: A list of branches for your depository institution **MARION CENTER BANK (ID_RSSD 947525)**.
 This depository institution is held by **COMMUNITY BANKERS' CORPORATION (1138928)** of **INDIANA, PA**.
 The data are as of **12/31/2019**. Data reflects information that was received and processed through **01/07/2020**.

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)	947525	MARION CENTER BANK	1271 INDIAN SPRINGS ROAD	INDIANA	PA	15701	INDIANA	UNITED STATES	Not Required	Not Required	MARION CENTER BANK	947525	
OK		Full Service	152422	BIG RUN BRANCH	326 EAST MAIN STREET	BIG RUN	PA	15715	JEFFERSON	UNITED STATES	Not Required	Not Required	MARION CENTER BANK	947525	
OK		Full Service	22020	CLYMER BRANCH	750 FRANKLIN STREET	CLYMER	PA	15728	INDIANA	UNITED STATES	Not Required	Not Required	MARION CENTER BANK	947525	
OK		Full Service	772727	DAYTON BRANCH	106 WEST MAIN STREET	DAYTON	PA	16222	ARMSTRONG	UNITED STATES	Not Required	Not Required	MARION CENTER BANK	947525	
OK		Full Service	4458207	HASTINGS OFFICE	279 BEAVER STREET	HASTINGS	PA	16646	CAMBRIA	UNITED STATES	Not Required	Not Required	MARION CENTER BANK	947525	
OK		Full Service	4299790	MARION CENTER BRANCH	501 MAIN STREET	MARION CENTER	PA	15759	INDIANA	UNITED STATES	Not Required	Not Required	MARION CENTER BANK	947525	
OK		Full Service	2906898	PUNXSUTAWNEY OFFICE BRANCH	514 WEST MAHONING STREET	PUNXSUTAWNEY	PA	15767	JEFFERSON	UNITED STATES	Not Required	Not Required	MARION CENTER BANK	947525	