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, 1850(a)(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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, 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.

Signature of Holding Company Director and Official
03/10/2021
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, 2020
Month / Day / Year

n/a
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

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 45786
Cty State Zip Code

20115 State Route 339, Waterford, Ohio
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

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

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes
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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2019
Form FR Y-6

2012 Waterford Commercial & Savings Bank Shareholders Voting Trust
Waterford, Ohio
Fiscal Year Ending December 31, 2020

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—N/A
   Waterford, Ohio
   Incorporated in Ohio

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

3(1): Securities Holders:
   (1)(a) *Harold R and Diane W Tuten, Marietta, Ohio, USA
   (1)(b) USA
   (1)(c) 24,514 Shares—21% Common Stock

   (1)(a) Doris Wainwright, Beverly, Ohio, USA
   (1)(b) USA
   (1)(c) 25,195 Shares—21% Common Stock

   (1)(a) Mary Margaret Drake, McConnelsville, Ohio, USA
   (1)(b) USA
   (1)(b) 8,010 Shares—7% Common Stock

   (1)(a) Ray and Betty Kennedy Trust, Waterford, Ohio, USA
   (1)(b) USA
   (1)(c) 8,000 Shares—7% Common Stock

   (1)(a) Larry D Lang, Waterford, Ohio, USA
   (1)(b) USA
   (1)(c) 7,767 Shares—7% Common Stock
(1)(a) *David A and Vicki J Orndoff, Windsor, Ohio, USA
(1)(b) USA
(1)(c) 8,000 Shares—6% Common Stock

3(2): None

4: Attachment.

*Stock is held jointly
**Results:** A list of branches for your depository institution WATERFORD COMMERCIAL AND SAVINGS BANK, THE [ID_RSSD: 324229].

This depository institution is held by 2012 WATERFORD COMMERCIAL & SAVINGS BANK SHAREHOLDERS VOTING TRUST (4452401) of WATERFORD, OH.

The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

**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 never owned by this depository institution, enter 'Close' in the Data Action column.
- **Add:** If a reportable branch is missing, insert a row, enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

**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.*

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>ok 12/31/2020</td>
<td>Full Service (Head Office)</td>
<td>324229 WATERFORD COMMERCIAL AND SAVINGS BANK, THE</td>
<td>22111 ST RT 309</td>
<td>WATERFORD</td>
<td>OH 45531</td>
<td>WASHINGTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WATERFORD COMMERCIAL AND SAVINGS BANK, THE</td>
<td>324229</td>
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<tr>
<td>ok 12/31/2020</td>
<td>Full Service</td>
<td>3667488 ROOKSVILLE BRANCH</td>
<td>250 WEST MAIN STREET</td>
<td>ROOKSVILLE</td>
<td>OH 43786</td>
<td>PERRY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WATERFORD COMMERCIAL AND SAVINGS BANK, THE</td>
<td>324229</td>
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<tr>
<td>Name, City, State Country</td>
<td>Principal Occupation if other than with holding company</td>
<td>Title &amp; Position with holding co</td>
<td>Title &amp; Position with Subsidiaries: only Subsidiary-Waterford Commercial and Savings Bank</td>
<td>Title &amp; Position with other Businesses (include names of other businesses)</td>
<td>Percentage of Voting Shares in Holding Company</td>
<td>Percentage of Voting Shares in Subsidiaries</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies &amp; percentage of voting securities held)</td>
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<td>Steven C. Wainwright</td>
<td>Owner Wainwright’s Fine Jewelry</td>
<td>Trustee</td>
<td>Chairman of the Board/Director</td>
<td>Wainwright’s Fine Jewelry, Owner</td>
<td>2%</td>
<td>1%</td>
<td>n/a</td>
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<td>Robert L. Teters</td>
<td>n/a</td>
<td>Trustee</td>
<td>Director</td>
<td>n/a</td>
<td>1%</td>
<td>1%</td>
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<tr>
<td>Robert T. Lang</td>
<td>Owner T&amp;K Auto Parts</td>
<td>Trustee</td>
<td>Director</td>
<td>T &amp; K Auto Parts, Owner/President</td>
<td>3%</td>
<td>2%</td>
<td>T &amp; K Auto Parts, Owner/President--87%</td>
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<td>YAK Developers, Partner--50%</td>
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<td>YAK Developers, Partner</td>
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<td>Kick Enterprises, Partner--50%</td>
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<td>Terry &amp; Karen Lang Rentals, Owner/Partner</td>
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<td>Terry &amp; Karen Lang Rentals, Owner/Partner--50%</td>
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<td>G &amp; T Productions, Partner</td>
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<td>G &amp; T Productions, Partner--50%</td>
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<td>Doris Wainwright</td>
<td>n/a</td>
<td>n/a</td>
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<td>21%</td>
<td>13%</td>
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<td>*Harold R. and Diane W. Tuten</td>
<td>n/a</td>
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<td>n/a</td>
<td>n/a</td>
<td>21%</td>
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