

Board of Governors of the Federal Reserve System **FEDERAL RESERVE BANK OF CLEVELAND**



**Annual Report of Holding Companies—FR Y-6**

2015 MAY 27 P 4:10  
 STATISTICS & ANALYSIS DEPARTMENT

**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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

**Date of Report** (top-tier holding company's fiscal year-end):  
**December 31, 2014**

Month / Day / Year

none

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

**I, J. Ben Crow**

Name of the Holding Company Director and Official

Secretary-Treasurer

Title of the Holding Company Director and Official

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

<b>McArthur</b>	<b>OH</b>	<b>45651</b>
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)

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

**Ben Crow** **Secretary-Treasurer**

Name Title

**74059625342234**

Area Code / Phone Number / Extension

**7405963534**

Area Code / FAX Number

**ben.crow@communitybancshares.com**

E-mail 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.*

Signature of Holding Company Director and Official

**03/27/2015**

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

*Does the reporter request confidential treatment for any portion of this submission?*

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

**For Federal Reserve Bank Use Only**

RSSD ID **1070765**  
 C.I. \_\_\_\_\_

*Community Bancshares, Inc.*



March 27, 2015

Federal Reserve Bank of Cleveland  
P.O. Box 6387  
Cleveland, Ohio 44101-1387

We submit responses to the following FR Y-6 Report Items –

- 1 Enclosed (Annual Report)
- 2.a. Attached – page 1
- 2.b. Submitted via email on 3/26/2015
3. Attached – page 2
4. Attached – page 3 & 4

Submitted by,

A handwritten signature in dark ink, appearing to read "J. Ben Crow", written in a cursive style.

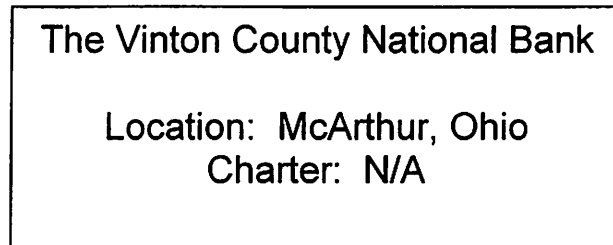
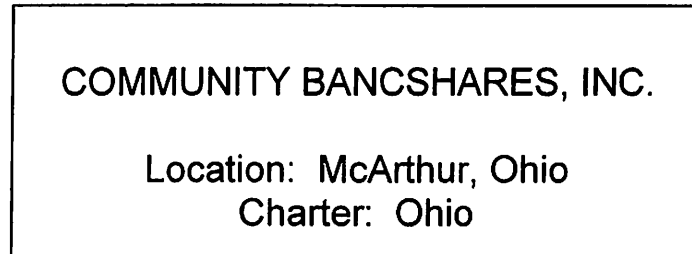
J. Ben Crow  
Secretary-Treasurer

JBC:sn

Enc.

COMMUNITY BANCSHARES, INC.

ORGANIZATIONAL CHART



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

Results: A list of branches for your depository institution: VINTON COUNTY NATIONAL BANK (ID\_RSSD: 754826).  
 This depository institution is held by COMMUNITY BANKSHARES, INC. (ID\_RSSD: 00144744).  
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/29/2015.

**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	MC ARTHUR	OH	45651	VINTON	UNITED STATES	4446	0	VINTON COUNTY NATIONAL BANK	754826	
OK		Full Service	106519	CITIZENS BANK OF ASHVILLE, OHIO, THE	26 E. MAIN STREET	ASHVILLE	OH	43103-15	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	6075	10	VINTON COUNTY NATIONAL BANK	754826	
OK		Full Service	3134232	CANAL WINCHESTER BRANCH	6360 PRENTISS SCHOOL DRIVE	CANAL WINCHESTER	OH	43110	FRANKLIN	UNITED STATES	364278	13	VINTON COUNTY NATIONAL BANK	754826	
OK		Full Service	1457067	MAIN STREET BRANCH	222 EAST MAIN STREET	CHILlicoTHE	OH	45601	ROSS	UNITED STATES	273024	4	VINTON COUNTY NATIONAL BANK	754826	
OK		Full Service	1456985	WESTERN AVENUE BRANCH	775 WESTERN AVENUE	CHILlicoTHE	OH	45601	ROSS	UNITED STATES	273008	3	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	1162268	LANCASTER BRANCH	521 EAST MAIN STREET	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	220182	11	VINTON COUNTY NATIONAL BANK	754826	
OK		Full Service	1404098	WEST FAIR OFFICE	1971 WEST FAIR AVE.	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	269969	12	VINTON COUNTY NATIONAL BANK	754826	
OK		Full Service	838427	SALT CREEK VALLEY BANK, THE	18627 MAIN STREET	LAURELVILLE	OH	43135	HOCKING	UNITED STATES	8550	5	VINTON COUNTY NATIONAL BANK	754826	
OK		Full Service	3156382	YOUNGS FAMILY MARKET BRANCH	15986 STATE ROUTE 56 EAST	LAURELVILLE	OH	43135	PICKAWAY	UNITED STATES	365508	6	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	
CLOSED	11/10/2011	Full Service	3023541	LOGAN BRANCH	399 WEST FRONT STREET	LOGAN	OH	43138	HOCKING	UNITED STATES	359691	9	VINTON COUNTY NATIONAL BANK	754826	
OK		Full Service	3669417	PATASKALA BRANCH	700 CORYLUS DRIVE	PATASKALA	OH	43062	LICKING	UNITED STATES	457819	14	VINTON COUNTY NATIONAL BANK	754826	
OK		Full Service	833721	RICHMOND DALE BRANCH	206 CHURCH STREET	RICHMOND DALE	OH	45673	ROSS	UNITED STATES	211604	8	VINTON COUNTY NATIONAL BANK	754826	DUPLICATE
DELETE		Full Service	3778328	ROSS COUNTY BANKING CENTER	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	211690	2	VINTON COUNTY NATIONAL BANK	754826	

Community Bancshares, Inc.

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12/31/2014

Report Item 3:

Securities Holders

Current:

3(1)a Name <u>City, State, Country</u>	3(1)b <u>Country</u>	3(1)c Number and % <u>Shares by Class</u>
Ruth D. Will McArthur, OH, USA	USA	92,377 = 7.06% Common
Fran T. Will, TTEE McArthur, OH, USA	USA	78,765 = 6.02% Common

During Fiscal Year:

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

## Community Bancshares, Inc.

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## Report Item 4:

## Insiders

4(1) Name <u>City, State, Country</u>	4(2) <u>Occupation</u>	4(3)a Holding Co. <u>Title/Pos.</u>	4(3)b Subsidiary <u>Title/Pos.</u>	4(3)c Other <u>Title/Pos.</u>	4(4)a % Shares <u>HC</u>	4(4)b % Shares <u>Subsid.</u>	4(4)c % Shares <u>Other</u>
Don Boone Lancaster, OH, USA	n/a	Director	Director	n/a	0.08	0	n/a
James Caldwell Chillicothe, OH, USA	CPA	Director	Director	President (Caldwell, Ott & Co.)	0.15	0	50
Christyne Calvin McArthur, OH, USA	n/a	Director	Director	n/a	2.01	0	n/a
John Cline McArthur, OH, USA	n/a	Director	Director	Owner (Elk Coal Co.)	0.19	0	100
Ronald Collins Carroll, OH, USA	n/a	Director	President Director	n/a	0.46	0	n/a
James Crow McArthur, OH, USA	n/a	Secretary, Treasurer, Director	Director	n/a	1.65	0	n/a
Charles Eversole Carroll, OH, USA	n/a	Director	Director	n/a	0.65	0	n/a
William Garrett McArthur, OH, USA	n/a	Director	Director	n/a	0.23	0	n/a
Mollie Grube Baltimore, OH, USA	n/a	Director	Director	n/a	2.35	0	n/a
Rosemary Hajost Lancaster, OH, USA	n/a	Director	Director	n/a	0.51	0	n/a
Laura Hinton Lancaster, OH, USA	n/a	Director	Director	n/a	0.28	0	n/a
Steven Hunter Chillicothe, OH, USA	n/a	Director	Director	n/a	0.54	0	n/a
David Mowry Bremen, OH, USA	n/a	Director	Director	n/a	0.98	0	n/a
Thomas Will Lancaster, OH, USA	n/a	Chairman, President, CEO	Chairman	n/a	2.64	0	n/a

Mark Ersian Chillicothe, OH, USA	n/a	n/a	EVP	n/a	0.13	0	n/a
Joseph Griffith McArthur, OH, USA	n/a	n/a	COO	n/a	0.03	0	n/a
Emily Over Chillicothe, OH, USA	n/a	n/a	EVP	n/a	1.52	0	n/a
Annamarie Qualls Lancaster, OH, USA	n/a	n/a	EVP	n/a	0.08	0	n/a
Raymond Ward McArthur, OH, USA	n/a	n/a	CFO	n/a	0.34	0	n/a