

Board of Governors of the Federal Reserve System

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 FEDERAL RESERVE BANK
 OF CLEVELAND



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)); 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):

12/31/14

Month / Day / Year

N/A

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

1. Scott A. Everson
 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.

Reporter's Name, Street, and Mailing Address

United Bancorp, Inc.

Legal Title of Holding Company

201 S. 4th St., PO Box 10

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

Martins Ferry OH 43935

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Randall Greenwood Sr. VP CFO and Treas.

Name

Title

740-633-0445, ext. 6181

Area Code / Phone Number / Extension

740-633-2073

Area Code / FAX Number

rgreenwood@thecitizensbank.com

E-mail Address

www.unitedbancorp.com

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

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. _____

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

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

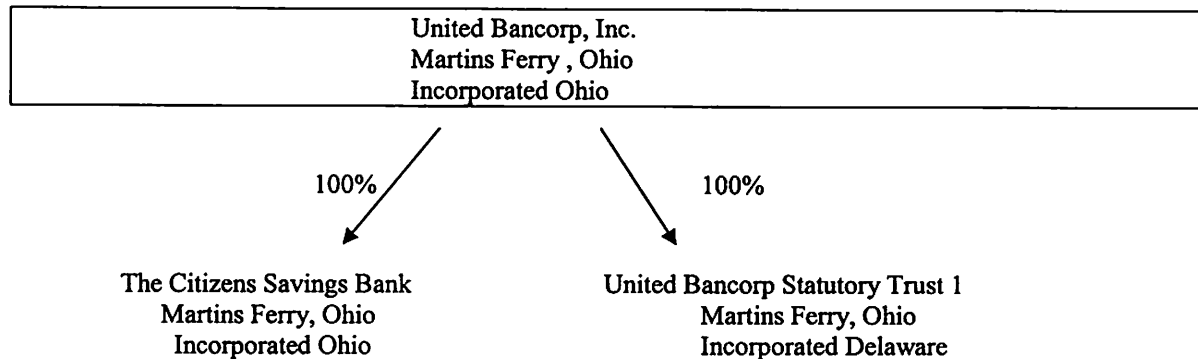
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FRY- 6
United Bancorp, Inc.
Martins Ferry, Ohio
Fiscal Year Ending December 31, 2014

Report Item

- 1: a. The BHC has enclosed a copy of the 10K filing for the year ended December 31, 2014.
- 1: b. The BHC does prepare an annual report for its shareholders and it is part of the 10K.
- 2: Organization structure. The only one reportable entity that is owned by United Bancorp, Inc. is listed below. We have no other partial ownership companies to report.



2b. Domestic Branch List – Submitted via email on March 24, 2015

3 Under the terms of the ESOP, the ESOP trustee will vote shares allocated to participants' accounts in the manner directed by the participants. As a general matter, the ESOP trustee is required to vote unallocated shares in the same manner as the trustee has been directed to vote allocated shares by participants holding a majority of the allocated shares voted in connection with the meeting. As of the Record Date, 199,242 shares had been allocated to participants' accounts and 141,811 shares remain unallocated under the ESOP.

3.2 N/A

4: See enclosed copy of the Company's proxy statement for requested information.

Results: A list of branches for your holding company: UNITED BANCORP, INC. (1071502) of MARTINS FERRY, OH.
The data are as of 12/31/2014. Data reflects information that was received and processed through 04/06/2015.

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)	584724	CITIZENS SAVINGS BANK, THE	201 SOUTH FOURTH STREET	MARTINS FERRY	OH	43935	BELMONT	UNITED STATES	6081	0	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	212317	AMESVILLE BRANCH	25 STATE ROUTE 550	AMESVILLE	OH	45711	ATHENS	UNITED STATES	4359	13	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	523022	BRIDGEPORT BRANCH	HOWARD STREET & DEKALB STREET	BRIDGEPORT	OH	43912	BELMONT	UNITED STATES	220199	2	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	236425	COLERAIN BRANCH	72541 SHARON ROAD	COLERAIN	OH	43916	BELMONT	UNITED STATES	220198	1	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	968212	DELLROY BRANCH	2 NORTH SMITH STREET	DELLROY	OH	44620	CARROLL	UNITED STATES	226814	11	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	4523208	DILLONVALE BRANCH	81 MAIN STREET	DILLONVALE	OH	43917	JEFFERSON	UNITED STATES	8704	18	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	1459744	DOVER OFFICE	2909 NORTH WOOSTER AVENUE	DOVER	OH	44622	TUSCARAWAS	UNITED STATES	222092	8	CITIZENS SAVINGS BANK, THE	584724	
OK		Limited Service	383619	AUTO BANK FACILITY	42 TOLEDO STREET	GLOUSTER	OH	45732	ATHENS	UNITED STATES	237902	14	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	2860048	HIGH STREET BRANCH	88 HIGH STREET	GLOUSTER	OH	45732	ATHENS	UNITED STATES	340683	17	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	3668344	JEWETT BRANCH	318 EAST MAIN STREET	JEWETT	OH	43986	HARRISON	UNITED STATES	4428	5	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	291910	201 NORTH COLUMBUS STREET BRANCH	201 NORTH COLUMBUS STREET	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	10504	12	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	2861111	EAST MAIN STREET BRANCH	1321 EAST MAIN STREET	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	237904	16	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	232315	NELSONVILLE BRANCH	873 CHESTNUT ST.	NELSONVILLE	OH	45764	ATHENS	UNITED STATES	237903	15	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	571126	NEW PHILADELPHIA BRANCH	141 NORTH BROADWAY	NEW PHILADELPHIA	OH	44663	TUSCARAWAS	UNITED STATES	211881	10	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	3668335	SAINT CLAIRSVILLE BRANCH	100 PLAZA DRIVE WEST	SAINT CLAIRSVILLE	OH	43950	BELMONT	UNITED STATES	540080	22	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	1369236	SAINT CLAIRSVILLE BRANCH	68400 STEWART DR.	SAINT CLAIRSVILLE	OH	43950	BELMONT	UNITED STATES	230641	20	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	967710	SHERRODSVILLE BRANCH	15 SHERROD AVE.	SHERRODSVILLE	OH	44675	CARROLL	UNITED STATES	221748	9	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	583428	STRASBURG BRANCH	202 N WOOSTER AVE	STRASBURG	OH	44680	TUSCARAWAS	UNITED STATES	6578	7	CITIZENS SAVINGS BANK, THE	584724	
OK		Full Service	750716	TILTONSVILLE BRANCH	303 WALDEN AVENUE	TILTONSVILLE	OH	43963	JEFFERSON	UNITED STATES	520041	21	CITIZENS SAVINGS BANK, THE	584724	

FORM FRY 6
 United Bancorp, Inc.
 Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

1 Name	2 Occupation	3 (a) Title Position Holding Co	3 (b) Title Position Subsidiaries	3 Title Position Other Business	4 (a) Percent Owner Holding Co	4 (b) Percent Owner Subsidiary	4 Other Companies 25% Owner
Scott A. Everson Saint Clairsville Ohio	N/A	President and Chief Executive Officer	Chairman President and CEO of The Citizens Savings Bank	None	1.50%	None	N/A
John M. Hoopingarner Dover Ohio	Executive Director Muskingum Watershed Conservancy District	Director	Director	Muskingum Watershed Conservancy District	Less than 1%	None	N/A
Samuel J. Jones Glouster Ohio	Business Owner	Director	Director	Glouster Athletic Club	Less than 1%	None	N/A
Terry A. McGhee Lancaster Ohio	Past President and Chief Executive Officer	Director	N/A	Westerman, Inc.	Less than 1%	None	N/A
Richard L. Riesbeck	President	Director	Director	Riesbeck Food Market Inc.	Less than 1%	None	N/A
Matthew C. Thomas	President	Director	Director	M.C. Thomas Insurance Agency	1.40%	None	N/A
Gary W. Glessner	Business Owner	Director	Director	Glessner and Associates	Less than 1%	None	N/A