

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)); 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, 2015**

Month / Day / Year

n/a

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

I, **Daniel C. Fischer**

Name of the Holding Company Director and Official

**President, CEO, and Director**

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

**Citizens Independent Bancorp, Inc.**

Legal Title of Holding Company

**188 W. Main Street**

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

**Logan**

**OH**

**43138**

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**James V. Livesay**

**CFO**

Name

Title

**740-385-8561**

Area Code / Phone Number / Extension

Area Code / FAX Number

**jim.livesay@tcbol.com**

E-mail Address

**tcbol.com**

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

Signature of Holding Company Director and Official

*[Handwritten Signature]*

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

**Annual Report of Bank Holding Companies  
(FRY-6)**

Report Item 1a: Form 10K filed with the Securities and Exchange Commission: 3-24-2016

Report Item 2a: Organization Chart

**Citizens Independent Bancorp, Inc.  
Logan, Ohio 43138  
(Bank Holding Company)  
Incorporated in the State of Ohio**

**The Citizens Bank of Logan  
188 West Main Street  
Logan, Ohio 43138  
Incorporated in the State of Ohio  
(100% owned by Bank Holding Company)**

LEI is N/A, unless noted

Report Item 2b: Sent to [structure@clev.frb.org](mailto:structure@clev.frb.org)

Report Item 3: Shareholders

1: Alan Stockmeister Jackson, Ohio [REDACTED] Citizen of USA	57,643 shares	8.61%
Edward F. Kilbarger Logan, Ohio [REDACTED] Citizen of USA	48,600 shares	7.26%

2: N/A

Report Item 4: Directors and Officers: Attached



Results: A list of branches for your holding company: CITIZENS INDEPENDENT BANCORP, INC. (2299077) of LOGAN, OH.  
The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

**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*
OK		Full Service (Head Office)	869524	CITIZENS BANK OF LOGAN, THE	188 WEST MAIN ST.	LOGAN	OH	43138	HOCKING	UNITED STATES	12324	0	CITIZENS BANK OF LOGAN, THE	869524
Close	9/23/2015	Full Service	3156364	ATHENS WALMART BRANCH	929 EAST STATE STREET	ATHENS	OH	45701	ATHENS	UNITED STATES	365507	5	CITIZENS BANK OF LOGAN, THE	869524
OK		Full Service	3669378	STIMSON AVENUE OFFICE BRANCH	20 EAST STIMSON AVENUE	ATHENS	OH	45701	ATHENS	UNITED STATES	453454	6	CITIZENS BANK OF LOGAN, THE	869524
OK		Full Service	668325	HOCKING MALL BRANCH	21 HOCKING MALL	LOGAN	OH	43138	HOCKING	UNITED STATES	245361	1	CITIZENS BANK OF LOGAN, THE	869524
OK		Full Service	3669408	WAL-MART STATE ROUTE 664 BRANCH	12910 STATE ROUTE 664 SOUTH	LOGAN	OH	43138	HOCKING	UNITED STATES	362461	4	CITIZENS BANK OF LOGAN, THE	869524
OK		Full Service	1896031	NELSONVILLE OFFICE	24 FULTON ST.	NELSONVILLE	OH	45764	ATHENS	UNITED STATES	245362	2	CITIZENS BANK OF LOGAN, THE	869524