

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies — FR Y-6: 55

FEDERAL RESERVE BANK  
OF CLEVELAND

2016 OCT 21 10:55

ANALYSIS

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):

June 30, 2016

Month / Day / Year

N/A

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

I, Phillip W. Gerber

Name of the Holding Company Director and Official

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

Community Investors Bancorp, Inc

Legal Title of Holding Company

119 South Sandusky Ave

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

Bucyrus

OH

44820

City

State

Zip Code

SAME

Physical Location (if different from mailing 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.

Person to whom questions about this report should be directed:

Thomas G Kalb

CFO/VP

Name

Title

419-562-7055

Area Code / Phone Number / Extension

419-562-5516

Area Code / FAX Number

tkalb@ffcb.com

E-mail Address

www.ffcb.com

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

Signature of Holding Company Director and Official

10/26/2016

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

3827918

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

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

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Physical Location (if different from mailing address)

The data are as of 06/30/2016. Data reflects information that was received and processed through 10/06/2016.

**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*	Comments
OK		Full Service (Head Office)	346379	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	119 S SANDUSKY AVE	BUCYRUS	OH	44820	CRAWFORD	UNITED STATES	42539	0	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144108	EAST BRANCH	2020 E MAINSFIELD ST	BUCYRUS	OH	44820	CRAWFORD	UNITED STATES	495499	103	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144135	SOUTH BRANCH	875 S SANDUSKY AVE	BUCYRUS	OH	44820	CRAWFORD	UNITED STATES	276856	100	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144117	MARYSVILLE BANKING CENTER	251 COLEMAN'S CROSSING BLVD	MARYSVILLE	OH	43040	UNION	UNITED STATES	491985	102	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144126	NEW WASHINGTON BRANCH	220 W MANSFIELD ST	NEW WASHINGTON	OH	44854	CRAWFORD	UNITED STATES	276857	101	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	

Form FR Y-6  
Community Investors Bancorp, Inc.  
Bucyrus, OH  
Fiscal Year ended 6/30/16

Report Item

1 The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. The full annual report is enclosed

2a Organizational Chart

Community Investors Bancorp, Inc  
Bucyrus, Ohio  
Incorporated in Ohio  
100% owner of:  
LEI:N/A  
First Federal Community Bank of Bucyrus  
Bucyrus, Ohio  
Organized in Ohio  
LEI:N/A

2b Domestic branch listing provided to the Federal Reserve Bank on FRY-10 at 06/30/2016. No changes at this date.

3 Securities Holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of  
fiscal year ending 6-30-2016

(1)(a) Name City, State, Country	(1)(b) Country of citizenship or incorporation	(1)(c) Number and Percentage of each class of voting securities
Jeffery Gendell New York, New York, USA	USA	72,500 - 9.1% Common Stock
David M Auck Bucyrus, OH USA	USA	48,000 - 6.0% Common Stock

Securities holders not listed in 3(1)(a) through 3(1)(c) with ownership, control or holdings of 5% or more with power to vote as of  
fiscal year ending 6-30-2016

(2)(a) Name City, State, Country  None	(2)(b) Country of citizenship or incorporation	(2)(c) Number and Percentage of each class of voting securities
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#### 4 Insiders

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
<u>Name</u> <u>City, State, Country</u>	<u>Principal Occupation</u> <u>if other than with</u> <u>Holding Company</u>	<u>Title and Position</u> <u>with</u> <u>Holding Company</u>	<u>Title and Position</u> <u>with</u> <u>Subsidiaries</u>	<u>Title and Position</u> <u>with</u> <u>Other Businesses</u>	<u>Percentage of voting</u> <u>shares in</u> <u>Holding Company</u>	<u>Percentage of voting</u> <u>shares in</u> <u>Subsidiary</u>	<u>Names of other</u> <u>companies</u>
Phillip W Gerber	N/A	Director/CEO/Secretary	President/CEO	N/A	3.20%	N/A	N/A
Michael Romanoff	Retired	Director	Director	Retired	<1%	N/A	N/A
Phillip E Harris	Retired	Director/ Chairman	Director/ Chairman	Retired	<1%	N/A	N/A
D Brent Fissel, DDS	Dentist	Director	Director	Owner	<1%	N/A	D Brent Fissel, DDS-100% owner
Dawn S Rathiff	Insurance Agent	Director	Director	Owner	<1%	N/A	ADM Benefits-owner
David M Auck	Retired	Director&Vice Chair	Director&Vice Chair	Retired	6.00%	N/A	N/A
Roger R Miller	CPA	Director	Director	CEO, owner	<1%	N/A	Mizick, Miller & Co., Inc.
Jason R McMullen	Business Executive	Director	Director	CEO, owner	<1%	N/A	Total Warehousing Services, Inc.
Thomas G Kalb	N/A	CFO/VP	CFO/VP	N/A	<1%	N/A	N/A
Lynn W Brewer	N/A	COO/VP	COO/VP	N/A	<1%	N/A	N/A