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)); 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, 1850a(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, Daniel C. Fischer

Name of the Holding Company Director and Official

President, CEO, 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.

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

confidential treatment submitted in accordance with the Board' "Rules Regarding Availability of Information," 12 C.F.R. Part 261 that the Board'ter and individual consent to public release of a
details in the peport concerning that individual.
Director, Mrs. LEO
Signalure of Holding/Company Director and Official
1 3/28/2019
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

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

OMB control number. Date of Report (top-tier holding company's fiscal year-end): **December 31, 2018** Month / Day / Year 549300OUG8L8CYTZP161 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address Citizens Independent Bancorp, Inc. Legal Title of Holding Company 181 W. Main St. (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 Chief Financial Officer 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 Is confidential treatment requested for any portion of this report submission? 0 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.

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	y Holding Company		Legal Title of Subsidiary Holding Company					
(Mailing Address of the	Subsidiary Holding Company	/) Street / P.O. Box	(Mailing Address o	f the Subsidiary Holding Company) Street / P.O. Box			
City	State	Zip Code	City	State	Zip Code			
Physical Location (if diff	ferent from mailing address)		Physical Location	(if different from mailing address)				
Legal Title of Subsidiary	/ Holding Company		Legal Title of Subs	idiary Holding Company				
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address o	f the Subsidiary Holding Company) Street / P.O. Box			
City	State	Zip Code	City	State	Zip Code			
Physical Location (if diff	erent from mailing address)		Physical Location (if different from mailing address)				
Legal Title of Subsidiary	Holding Company		Legal Title of Subsi	idiary Holding Company				
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company	Street / P.O. Box			
City	State	Zip Code	City	State	Zip Code			
Physical Location (if diffe	erent from mailing address)		Physical Location (if different from mailing address)				
Legal Title of Subsidiary	Holding Company		Legal Title of Subsi	diary Holding Company				
(Mailing Address of the S	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box			
City	State	Zip Code	City	State	Zip Code			
Physical Location (if diffe	erent from mailing address)		Physical Location (i	f different from mailing address)				

Annual Report of Bank Holding Companies (FRY-6)

Report Item 1a:

Attached

Report Item 2a:

Organization Chart

Citizens Independent Bancorp, Inc.
Logan, Ohio 43138
(Bank Holding Company)
Incorporated in the State of Ohio
LEI: 5493000UG8L8CYTZPI61

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: 549300IQFHWJ6I4NXY90

Report Item 2b:

Attached

Report Item 3:

Shareholders

1: Alan Stockmeister

61,068 shares

8.88%

Jackson, Ohio 45640

Citizen of USA

Edward F. Kilbarger Logan, Ohio 43138 48,600 shares

7.07%

Citizen of USA

2: N/A

Report Item 4:

Directors and Officers:

Attached

Organization Chart for: CITIZENS INDEPENDENT BANCORP, INC. (LOGAN, OH) - ID_RSSD 2299077 Structure as of 12/31/2018

Selection Rules for Chart:
FRY-10 Regulated Companies
Including Domestic Branches of Domestic Depository Institutions
Chart created by James Livesay on 03/25/2019 at 03:51:53 PM EDT

Note that was a second of the control of the contro

		AddL	Loop_Ind	Level	ID_RSSD	Legal/Popular Name	City	State/Province	State Abbreviation	Country Name	State/Country Inc	Entity Type	Entity Type Description			Legal Authority Code(s)	Voting Equity Percentage	Other Relationship Basis	Other Int	grest Percentag
12/31/2018	0001		N	1	2299077	CITIZENS INDEPENDENT BANCORP, INC.	LOGAN	OHIO	OH	UNITED STATES	OHIO	BHC	BANK HOLDING COMPANY	551111	OFFICES OF BANK HOLDING COMPANIES					
12/31/2018	0002		N	2	869524	CITIZENS BANK OF LOGAN, THE	LOGAN	оню	OH	UNITED STATES	OHIO	NMS	NON-MEMBER BANK	52211	COMMERCIAL BANKING	7	100			1
12/31/2018	0003		N	3	5038414	ROUNDABOUT BRANCH	LOGAN	ОНІО	OH	UNITED STATES		DBR	DOMESTIC BRANCH OF A DOMESTIC BANK	0	0					1
12/31/2018			N	3	3669378	STIMSON AVENUE OFFICE BRANCH	ATHENS	OHIO	OH	UNITED STATES		DBR	DOMESTIC BRANCH OF A DOMESTIC BANK	0	0					1
Total Numb	er of Entities in	the Tree	4																	
Total Numb	er of Unique En	otities in t	he Tree: 4																	

Form FR Y-6

Legal Title of Holding Company: Citizens Independent Bancorp, Inc. Fiscal Year End: December 31, 2018

Report Item 4: Insiders 1, 2, 3(a)(b)(c), and 4(a)(b)(c)

***Instructions: Please complete all items in red, in addition to including all applicable insiders for Items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include "None" or "N/A."

***Data Entry Tip: If you would like to add a line break within an individual cell, select Alt + Enter at the space where you would like the line break.

Institution's Note: (If you would like to include a note, please add if here.)

(1) Princip Name, City, State, Country Compa		(3)(a)	(3)(b) Title & Position with Subsidiaries	Other Companies (include names of	(4)(a) Percentage of Voting Shares in Holding		Companies (includes partnerships) if 25% or more of Voting Securities are Held (list names of companies and percentage of voting securities held)
Jerry Johnson, Logan, OH, USA Retire	red owner of landscaping company	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	1.73%	0%	n/a
B.J. King, Logan, OH, USA Retired	red owner of King Lumber Co.	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	1.02%	0%	n/a
Robert Lilley, Logan, OH, USA Attorn	rney, Lilley & Saving Co., LPA	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	1.20%	0%	n/a
William Mauck, Rockbridge, OH, USA Retire	red, General Electric Corp	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	0.47%	0%	n/a
Daniel Stohs, Logan, OH, USA Self-er	employed attorney	Director of Citizens Independent Bancorp, Inc.	Director of The Citizens Bank of Logan	n/a	1.77%	0%	n/a
				n/a	0.29%		n/a
Donald Wood, Athens, OH, USA Owner		Chairman of Citizens Independent Bancorp, Inc. President and CEO, Director, Citizens	Chairman of The Citizens Bank of Logan President and CEO, Director, The Citizens	n/a	2.32%	0%	DWA Holdings, Inc., 100%
Daniel Fischer, Logan, OH, USA n/a	I	Independent Bancorp, Inc.	Bank of Logan	n/a	0.31%	0%	n/a
James V. Livesay, Westerville, OH, USA n/a		Chief Financial Officer, Citizens Independent Bancorp, Inc.	Chief Financial Officer, The Citizens Bank of Logan	n/a	0.45%	0%	n/a