

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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2019 NOV 18 P 2:41

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.

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.

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, Brian J. Smith

Name of the Holding Company Director and Official

President/Chief Executive Officer

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 details in the report concerning that individual.

BJS
 Signature of Holding Company Director and Official

11/13/19
 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 3831326
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

June 30, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

WFSB Mutual Holding Company

Legal Title of Holding Company

190 North Main Street

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

Washington

PA

15301

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Janet L. Brandtonies

Vice President/Controller

Name

Title

724-206-1035

Area Code / Phone Number / Extension

724-229-8867

Area Code / FAX Number

jbrandtonies@mywashingtonfinancial.com

E-mail Address

N/A

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

Is confidential treatment requested for any portion of this report submission? 0=No
1=Yes

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."

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.

WFSB, Inc.

Legal Title of Subsidiary Holding Company

190 North Main Street

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

Washington

PA

15301

City

State

Zip Code

Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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City

State

Zip Code

Physical Location (if different from mailing address)

Memorandum

To: Federal Reserve Bank of Cleveland

From: Janet Brandtonies

Date: 06/30/19

Re: FR Y-6

FR Y-6 Annual Report of Holding Companies

Item 1. Annual Report to Shareholders – Annual Audit Report

Item 2a. Organization Chart – See Attached

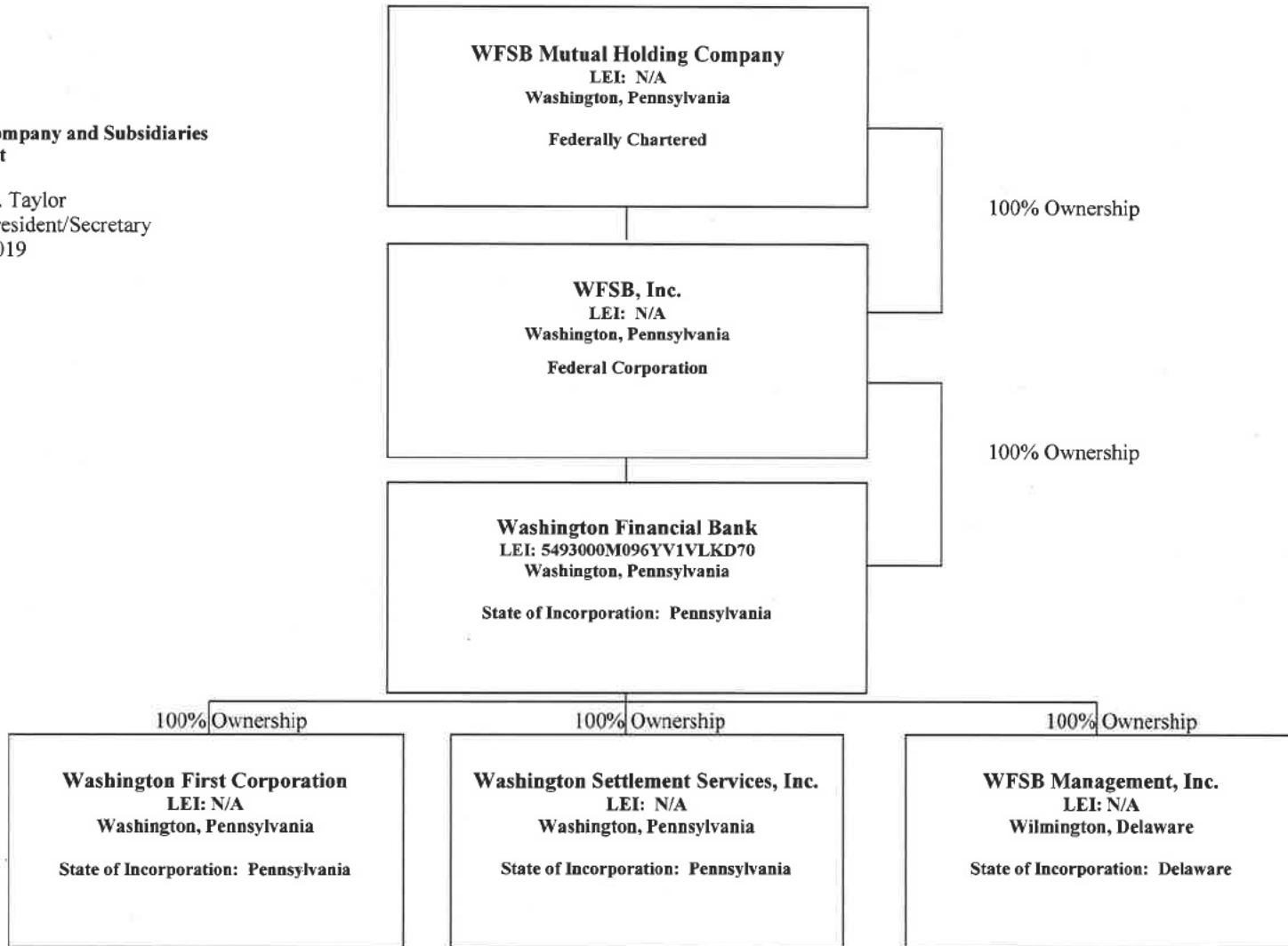
Item 2b. Domestic Branch Listing – See Attached

Item 3. Securities Holders – See Attached

Item 4. Insiders – See Attached

**WFSB Mutual Holding Company and Subsidiaries
Corporate Structure Chart**

Prepared by: Suzanne L. Taylor
Sr. Vice President/Secretary
June 30, 2019



Results: A list of branches for your holding company: WFSB MUTUAL HOLDING COMPANY (3831326) of WASHINGTON, PA.
 The data are as of 06/30/2019. Data reflects information that was received and processed through 07/07/2019.

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)	282075	WASHINGTON FINANCIAL BANK	77 SOUTH MAIN STREET	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	5211940	SOUTH FAYETTE BRANCH	173 MILLER RUN ROAD	BRIDGEVILLE	PA	15017	ALLEGHENY	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	5098598	BURGETTSTOWN BRANCH	1803 MAIN STREET	BURGETTSTOWN	PA	15021	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	4143987	CANONSBURG BRANCH #3	160 EAST PIKE STREET	CANONSBURG	PA	15317	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	4143996	HICKORY BRANCH #8	230 MAIN STREET	HICKORY	PA	15340	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	4144005	MCMURRAY - ROUTE 19 BRANCH #4	3616 WASHINGTON RD	MCMURRAY	PA	15317	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	4144041	MCMURRAY - VALLEY BROOK ROAD BRANCH #12	430 VALLEY BROOK RD	MCMURRAY	PA	15317	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	4461823	SOUTH MAIN STREET BRANCH #1	77 SOUTH MAIN STREET	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	4144023	TYLERDALE BRANCH #6	98 E WYLIE AVE	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	4144050	WASHINGTON CROWN CENTER BRANCH #7	1500 W CHESTNUT ST	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	
OK		Full Service	4144069	WASHINGTON MALL PLAZA BRANCH #14	255 MURLAND AVE	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON FINANCIAL BANK	282075	

Form FR Y-6
WFSB Mutual Holding Company
Fiscal Year Ending June 30, 2019

Report Item 3: Securities Holders Items (1)(a)(b)(c)			Items (2)(a)(b)(c)		
Current securities holders with ownership, control or holdings of 5% or more with the power to vote as of fiscal year 06-30-2019			Securities holders not listed in 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 06-30-2019		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	Items (1)(c)	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	Items (2)(c)
N/A			N/A		

Form FR Y-6
WFSB Inc.
Fiscal Year Ending June 30, 2019

Report Item 3: Securities Holders Items (1)(a)(b)(c)			Items (2)(a)(b)(c)		
Current securities holders with ownership, control or holdings of 5% or more with the power to vote as of fiscal year 06-30-2019			Securities holders not listed in 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 06-30-2019		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	Items (1)(c)	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	Items (2)(c)
N/A			N/A		

Form FR Y-6
WFSB Mutual Holding Company
LEI: N/A
Fiscal Year Ending June 30, 2019

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Mary Lyn Drewitz Washington, PA USA	Of Counsel	Director & Chairman	Director & Chairman WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Of Counsel, Goldfarb, Posner, Beck, DeHaven & Drewitz	None	None	None
D. Jackson Milhollan Washington, PA USA	President	Director & Vice Chairman	Director & Vice Chairman WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Precision Marshall Steel Company	None	None	None
Martin P. Beichner, Jr. Washington, PA USA	President	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Accutrex Products, Inc.	None	None	Accutrex Products Inc. (54% Ownership) ATX Partners (50% Ownership)
R. Carlyn Belczyk Monessen, PA USA	Partner	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Partner Guthrie, Belczyk & Associates, P.C.	None	None	None
William M. Campbell Washington, PA USA	Retired President	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Retired President Camalloy, Inc.	None	None	Campbell Stainless Products Co. (President/part-owner 50% Ownership) Camalloy (Retired - no ownership)

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WFSB Mutual Holding Company
LEI: N/A
Fiscal Year Ending June 30, 2019

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

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward C. Morascyzk Washington, PA USA	Senior Partner	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Senior Partner Morascyzk, Stopperich & Associates	None	None	1600 Jefferson Associates, LLC (LLC Member, 37.50% Ownership) 502 Valleybrook Rd, LLC (LLC Member, 50.00% Ownership) ABFN (General Partner/Co-Trustee/Trustee, 25.00% Ownership) Accel Warranty Group 2017 LLC (LLC Member, 35.00% Ownership) Accel Warranty Group B 2017 LLC (LLC Member, 40.00% Ownership) Accel Warranty Group B LLC (LLC Member, 40.00% Ownership) Accel Warranty Group LLC (LLC Member, 35.00% Ownership) Columbia Manifold, LLC (LLC Member, 50.00% Ownership) ERA Development Company (General Partner, 50.00% Ownership)

Form FR Y-6
WFSB Mutual Holding Company
LEI: N/A
Fiscal Year Ending June 30, 2019

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

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward C. Morascyzk							Evergreen Assisted Living (General Partner, 33.33% Ownership) Falcon III Partners (General Partner, 30.30% Ownership) Morascyzk Stopperich and Associates (General Partner, 50.00% Ownership) M&M Squared, LLC (General Partner, 50.00% Ownership) Personal Care at Evergreen, Inc. (Shareholder & Officer/Co-Trustee/ Trustee, 33.33% Ownership) Runway Ford, Inc. (Shareholder & Officer/Co-Trustee, 25.00% Ownership) Talon Asset Management, LLC (LLC Member, 50.00% Ownership) Union Motor Cars, LLC (LLC Member & Officer/Trustee, 25.00% Ownership) Washington Motor Cars, LLC (LLC Member & Officer/Trustee, 51.00% Ownership)

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WFSB Mutual Holding Company
LEI: N/A
Fiscal Year Ending June 30, 2019

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward C. Morascyzk							Waterford Villas LP (Limited Partner/Trustee, 25.00% Ownership)
James R. Proudfit Washington, PA USA	Vice President	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Vice President Proudfit Insurance	None	None	Washington Cemetery, Inc. (Vice President, no ownership)
Telford W. Thomas Frederick, MD USA	Retired President	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Retired President The Washington Hospital	None	None	None
Louis E. Waller Canonsburg, PA USA	President	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Waller Corporation	None	None	Waller Corporation (51% Ownership) Waller Family Partnership (33% Real Estate Holding) Polaris Renewal (President, 100% Ownership) LLS Realty (Partner, 50% Ownership)

Form FR Y-6
WFSB Mutual Holding Company
LEI: N/A
Fiscal Year Ending June 30, 2019

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Brian J. Smith McMurray, PA USA	N/A	Director & President/CEO	Director & President/CEO WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	Mouse Mountain Farm (Partner, 30% Ownership)
			Director/Chairman/President/CEO WFSB Management, Inc.				
John S. Millnovich McDonald, PA USA	N/A	Exec. Vice President/ Treasurer/CFO	Vice President/Treasurer WFSB, Inc. Executive Vice President/Treasurer/CFO/ Finance Division Manager Washington Financial Bank Vice President/Treasurer Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	Millnovich Land Co., Inc. (Director, 25% Ownership)
			Director/Treasurer/Secretary WFSB Management, Inc.				

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WFSB Mutual Holding Company
LEI: N/A
Fiscal Year Ending June 30, 2019

Report Item 4: Insiders

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Suzanne L. Taylor Washington, PA USA	N/A	Sr. Vice President/Secretary	Secretary WFSB, Inc. Sr. Vice President/Secretary/ Administrative Services Div. Manager Washington Financial Bank Secretary Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	None
Michael L. Chaido McMurray, PA USA	N/A	Sr. Vice President/Chief Operations Officer	Sr. Vice President/Chief Operations Officer Washington Financial Bank	N/A	None	None	Chaido Family Real Estate Holding Partnership (Managing Partner, 20% ownership)
Jeanine M. Fallon McMurray, PA USA	N/A	Sr. Vice President/Community Banking/Sales Manager	Sr. Vice President/Community Banking/Sales Manager Washington Financial Bank	N/A	None	None	None
Edward R. Ermine Connellsville, PA USA	N/A	Sr. Vice President/Chief Credit Officer	Sr. Vice President/Chief Credit Officer Washington Financial Bank	N/A	None	None	None
Delbert O. Hague, Jr. Rochester, PA USA	N/A	Sr. Vice President/Residential Lending Division Manager	Sr. Vice President/Residential Lending Division Manager Washington Financial Bank Sr. Vice President Washington Settlement Services, Inc.	N/A	None	None	None

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LEI: N/A
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William J. King Munhall, PA USA	N/A	Sr. Vice President/Commercial Banking Manager	Sr. Vice President/Commercial Banking Manager Washington Financial Bank	N/A	None	None	None
Harry A. Stiffler, Jr. Washington, PA USA	N/A	Sr. Vice President/General Counsel	Sr. Vice President/General Counsel Washington Financial Bank	N/A	None	None	McDonald Land Company, Inc. (Vice President, 0% ownership)
Lee D. Truax Clairton, PA USA	N/A	Sr. Vice President/Chief Risk and Compliance Officer	N/A	N/A	None	None	None
Robert B. Vettorel McDonald, PA USA	N/A	Sr. Vice President/Wealth Management Division Manager	Sr. Vice President/Wealth Management Division Manager Washington Financial Bank	N/A	None	None	Vettorel Asset Management, LLC (Owner/President, 100% ownership)
Janet L. Brandtonies Washington, PA USA	N/A	Vice President/Controller	Vice President/Controller Washington Financial Bank	N/A	None	None	None

Form FR Y-6
WFSB, Inc.
LEI: N/A
Fiscal Year Ending June 30, 2019

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

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with WFSB, Inc.	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Mary Lyn Drewitz Washington, PA USA	Of Counsel	Director & Chairman	Director & Chairman Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Of Counsel, Goldfarb, Posner, Beck, DeHaven & Drewitz	None	None	None
D. Jackson Milhollan Washington, PA USA	President	Director & Vice Chairman	Director & Vice Chairman Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Precision Marshall Steel Company	None	None	None
Martin P. Beichner, Jr. Washington, PA USA	President	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Accutrex Products, Inc.	None	None	Accutrex Products Inc. (54% Ownership) ATX Partners (50% Ownership)

Form FR Y-6
WFSB, Inc.
LEI: N/A
Fiscal Year Ending June 30, 2019

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

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R. Carlyn Belczyk Monessen, PA USA	Partner	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Partner Guthrie, Belczyk & Associates, P.C.	None	None	None
William M. Campbell Washington, PA USA	Retired President	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Retired President Camalloy, Inc.	None	None	Campbell Stainless Products Co. (President/part-owner 50% Ownership) Camalloy (Retired - no ownership)
Edward C. Morascyzk Washington, PA USA	Senior Partner	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Senior Partner Morascyzk Stopperich and Associates	None	None	1600 Jefferson Associates, LLC (LLC Member, 37.50% Ownership) 502 Valleybrook Rd, LLC (LLC Member, 50.00% Ownership) ABFN (General Partner/Co-Trustee/Trustee, 25.00% Ownership) Accel Warranty Group 2017 LLC (LLC Member, 35.00% Ownership) Accel Warranty Group B 2017 LLC (LLC Member, 40.00% Ownership)

Form FR Y-6
WFSB, Inc.
LEI: N/A
Fiscal Year Ending June 30, 2019

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

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Edward C. Morascyzk							Accel Warranty Group B LLC (LLC Member, 40.00% Ownership)
							Accel Warranty Group LLC (LLC Member, 35.00% Ownership)
							Columbia Manifold, LLC (LLC Member, 50.00% Ownership)
							ERA Development Company (General Partner, 50.00% Ownership)
							Evergreen Assisted Living (General Partner, 33.33% Ownership)
							Falcon III Partners (General Partner, 30.30% Ownership)
							Morascyzk Stopperich and Associates (General Partner, 50.00% Ownership)
							M&M Squared, LLC (General Partner, 50.00% Ownership)
							Personal Care at Evergreen, Inc. (Shareholder & Officer/Co-Trustee/ Trustee, 33.33% Ownership)
							Runway Ford, Inc. (Shareholder & Officer/Co-Trustee, 25.00% Ownership)

Form FR Y-6
WFSB, Inc.
LEI: N/A
Fiscal Year Ending June 30, 2019

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

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with WFSB, Inc.	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward C. Morascyzk							Talon Asset Management, LLC (LLC Member, 50.00% Ownership) Union Motor Cars, LLC (LLC Member & Officer/Trustee, 25.00% Ownership) Washington Motor Cars, LLC (LLC Member & Officer/Trustee, 51.00% Ownership) Waterford Villas LP (Limited Partner/Trustee, 25.00% Ownership)
James R. Proudfit Washington, PA USA	Vice President	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Vice President Proudfit Insurance	None	None	Washington Cemetery, Inc. (Vice President, No Ownership)
Telford W. Thomas Frederick, MD USA	Retired President	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Retired President The Washington Hospital	None	None	None

Form FR Y-6
WFSB, Inc.
LEI: N/A
Fiscal Year Ending June 30, 2019

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with WFSB, Inc.	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Louis E. Waller Canonsburg, PA USA	President	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Waller Corporation	None	None	Waller Corporation (51% Ownership) Waller Family Partnership (25% Real Estate Holding) Polaris Renewal (President, 100% Ownership) LLS Realty (Partner, 50% Ownership)
Brian J. Smith McMurray, PA USA	N/A	Director & President/CEO	Director & President/CEO Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	Mouse Mountain Farm (Partner, 30% Ownership)
			Director/Chairman/President/CEO WFSB Management, Inc.				

Form FR Y-6
WFSB, Inc.
LEI: N/A
Fiscal Year Ending June 30, 2019

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with WFSB, Inc.	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
John S. Milinovich McDonald, PA USA	N/A	Vice President/Treasurer	Executive Vice President/Treasurer/CFO/ Finance Division Manager Washington Financial Bank	N/A	None	None	Milinovich Land Co., Inc. (Director, 25% Ownership)
			Vice President/Treasurer Washington First Corporation Washington Settlement Services, Inc. Director/Treasurer/Secretary WFSB Management, Inc.				
Suzanne L. Taylor Washington, PA USA	N/A	Secretary	Sr. Vice President/Secretary/ Administrative Services Div. Manager Washington Financial Bank	N/A	None	None	None
			Secretary Washington First Corporation Washington Settlement Services, Inc.				