

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.

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.

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

**June 30, 2022**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

**Community Investors Bancorp, Inc.**

Legal Title of Holding Company

**119 S. Sandusky Ave.**

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

**Bucyrus**

**OH**

**44820**

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Steven R. Crall**

**CFO/VP**

Name

Title

**419-562-7055**

Area Code / Phone Number / Extension

**419-562-5516**

Area Code / FAX Number

**scrall@ffcb.com**

E-mail Address

**www.ffcb.com**

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

I, Jeff Urban

Name of the Holding Company Director and Official

**CEO/Director (Interim)**

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.

Signature of Holding Company Director and Official

**02/02/2023**

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. \_\_\_\_\_

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."

Form FR Y-6  
Community Investors Bancorp, Inc.  
Bucyrus, OH  
Fiscal Year ended 6/30/22

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 will be sent under separate cover

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  
Headquartered in Ohio, Organized in the United States  
LEI:549300M2TE26IJQD4W66

2b Domestic branch listing provided to the Federal Reserve Bank on FRY-10 at 06/30/2022. 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 6-30-2021

(1)(a) Name City, State, Country	(1)(b) Country of citizenship or incorporation	(1)(c) Number and Percentage of each class of voting securities
Tontine Financial Partners LP Greenwich, CT, USA	USA	76,489 - 9.6% Common Stock
James R Smail Wooster, OH, USA	USA	***** - 9.9% Common Stock
<b>***** Please note - All shareholder information is based solely on information provided by the referenced shareholder</b>		

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 6-30-2022 N/A

(2)(a) Name City, State, Country	(2)(b) Country of citizenship or incorporation	(2)(c) Number and Percentage of each class of voting securities

**Results:** A list of branches for your depository institution: FIRST FEDERAL COMMUNITY BANK OF BUCYRUS (ID\_RSSD: 346379).  
 This depository institution is held by COMMUNITY INVESTORS BANCORP, INC (3827918) of BUCYRUS, OH. .  
 The data are as of 06/30/2022. Data reflects information that was received and processed through 07/06/2022.

**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	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144108	EAST BRANCH	2020 E MAINSFIELD ST	BUCYRUS	OH	44820	CRAWFORD	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	4144135	SOUTH BRANCH	875 S SANDUSKY AVE	BUCYRUS	OH	44820	CRAWFORD	UNITED STATES	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	
OK		Full Service	5427912	CRESTLINE BRANCH	350 NORTH SELTZER STREET	CRESTLINE	OH	44827	CRAWFORD	UNITED STATES	Not Required	Not Required	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	Not Required	Not Required	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	Not Required	Not Required	FIRST FEDERAL COMMUNITY BANK OF BUCYRUS	346379	

Form FR Y-6  
Community Investors Bancorp, Inc. (CIBN)  
Bucyrus, OH  
Fiscal year ending 6/30/22

\*Subsidiary- First Federal Community Bank of Bucyrus (FFCB)-100% owned by CIBN

Report Item 4: Insiders

(1) Name City, State, Country	(2) Principal Occupation (Other than with CIBN)	(3)(a) Title & Position with CIBN	(3)(b) Title & Position with FFCB*	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in CIBN	(4)(b) Percentage of Voting Shares in FFCB*	(4)(c)
Dawn S. Ratliff New Washington, OH USA	Insurance Agent	Director	Director	President, CEO ADM Benefit Plans Agency, Inc. Bucyrus, OH USA	<1.00%	N/A	ADM Benefit Plans Agency, Inc. 100%
Bradley P Murtiff Bucyrus, OH USA	N/A	Director CEO	Director CEO	N/A	<1.00%	N/A	N/A
D. Brent Fissel New Washington, OH USA	Dentist	Director	Director	Owner, President D. Brent Fissel DDS, Inc. New Washington, OH USA	<1.00%	N/A	D. Brent Fissel DDS, Inc. 100%
Michael J. Romanoff Bucyrus, OH USA	Jeweler-Retired	Director	Director	Co-owner Val Casting, Inc. Bucyrus, OH USA	<1.00%	N/A	Val Casting, Inc. 50%
Phillip W. Gerber Bucyrus, OH USA	Banker-Retired	Director	Director	Retired	<1.00%	N/A	N/A
Dave Wise Bucyrus, OH USA	Funeral Director	Director	Director	President Wise Funeral Home Bucyrus, OH USA	<1.00%	N/A	Wise Funeral Home 100%
Roger Miller Bucyrus, OH USA	CPA	Director	Director	President Mizick and Miller CPA's, Inc.	<1.00%	N/A	Mizick and Miller CPA's, Inc. 51%

Jason R McMullen Bucyrus, OH USA	Business Executive	Director	Director	President, CEO Total Warehousing Services Crossroads Original Designs Coopers Mill Bucyrus, OH USA	<1.00%	N/A	Total Warehousing Services 51% Crossroads Original Designs 51% Coopers Mill 51%
Jeff Urban Bucyrus, OH USA	N/A	Director of Commercial Lending	Director of Commercial Lending	N/A	<1.00%	N/A	N/A
Steven R. Crall Bucyrus, OH USA	N/A	VP & Chief Financial Officer	VP & Chief Financial Officer	N/A	None	N/A	N/A
Eric Savidge Marysville, OH USA	N/A	VP & Regional Executive Officer	VP & Regional Executive Officer	N/A	None	N/A	N/A
Brandy Hoepf Bucyrus, OH USA	N/A	VP & Chief Lending Officer-Portfolio	VP & Chief Lending Officer-Portfolio	N/A	None	N/A	N/A
Kathy Young Ontario, OH USA	N/A	VP of Accounting	VP of Accounting	N/A	None	N/A	N/A
Andrea Thomas Bucyrus, OH USA	N/A	VP & Chief Compliance Officer	VP & Chief Compliance Officer	N/A	None	N/A	N/A
Monica Sack Bucyrus, OH USA	N/A	VP & Chief Operations Officer	VP & Chief Operations Officer	N/A	None	N/A	N/A
Donna Conley Crestline, OH USA	N/A	VP of Commercial Lending	VP of Commercial Lending	N/A	None	N/A	N/A
Kriste Slagle Bucyrus, OH USA	N/A	VP of Human Resources	VP of Human Resources	N/A	None	N/A	N/A

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Bucyrus, OH  
Fiscal year ending 6/30/22

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Dawn S. Ratliff New Washington, OH USA	Insurance Agent	Director	Director	President, CEO ADM Benefit Plans Agency, Inc. Bucyrus, OH USA	<1.00%	N/A	ADM Benefit Plans Agency, Inc. 100%
Bradley P Murtiff Bucyrus, OH USA	N/A	Director CEO	Director CEO	N/A	<1.00%	N/A	N/A
D. Brent Fissel New Washington, OH USA	Dentist	Director	Director	Owner, President D. Brent Fissel DDS, Inc. New Washington, OH USA	<1.00%	N/A	D. Brent Fissel DDS, Inc. 100%
Michael J. Romanoff Bucyrus, OH USA	Jeweler-Retired	Director	Director	Co-owner Val Casting, Inc. Bucyrus, OH USA	<1.00%	N/A	Val Casting, Inc. 50%
Phillip W. Gerber Bucyrus, OH USA	Banker-Retired	Director	Director	Retired	<1.00%	N/A	N/A
Dave Wise Bucyrus, OH USA	Funeral Director	Director	Director	President Wise Funeral Home Bucyrus, OH USA	<1.00%	N/A	Wise Funeral Home 100%
Roger Miller Bucyrus, OH	CPA	Director	Director	President Mizick and Miller CPA's, Inc.	<1.00%	N/A	Mizick and Miller CPA's, Inc. 51%

USA

Jason R McMullen  
Bucyrus, OH  
USA

Business Executive

Director

Director

President, CEO  
Total Warehousing Services  
Crossroads Original Designs  
Coopers Mill  
Bucyrus, OH  
USA

<1.00%

N/A

Total Warehousing Services  
51%  
Crossroads Original Designs  
51%  
Coopers Mill  
51%