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 G11a); 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.

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.

I, Daniel C. Fischer
Name of the Holding Company Director and Officer
Directer, Citizens Independent Bancorp, Inc.
Title of the Holding Company Director and Officer

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 Officer

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014
Month / Day / Year

N/A
Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters’ Name, Street, and Mailing Address
Citizens Independent Bancorp, Inc.
Legal Title of Holding Company

188 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 CFO
Name Title

740-438-1438
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

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 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 239077
C.I.

10/2014

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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.
Annual Report of Bank Holding Companies
(FRY-6)

Report Item 1a: Form 10K filed with the Securities and Exchange Commission: 3-17-2015

Report Item 1b: Annual reports to shareholders: Sent under separate cover

Report Item 2a: Organization Chart

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

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

Report Item 2b: Sent to structure@clev.frb.org

Report Item 3: Shareholders

1: N/A

2: N/A

Report Item 4: Directors and Officers: Attached
Results: A list of branches for your holding company: CITIZENS INDEPENDENT BANK, INC. (2299077) of LOGAN, OH.
The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

Recertification 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 new 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 UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
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<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>395924</td>
<td>CITIZENS BANK OF LOGAN, THE</td>
<td>181 WEST MAIN ST</td>
<td>LOGAN</td>
<td>OH</td>
<td>43538</td>
<td>SCOTT</td>
<td>UNITED STATES</td>
<td>12324</td>
<td>0</td>
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<td>OK</td>
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<td>Full Service</td>
<td>315634</td>
<td>ATHENS WALMART BRANCH</td>
<td>929 EAST STATE STREET</td>
<td>ATHENS</td>
<td>OH</td>
<td>45201</td>
<td>SCOTT</td>
<td>UNITED STATES</td>
<td>365557</td>
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<td>356937</td>
<td>STIMSON AVENUE OFFICE BRANCH</td>
<td>10 E STIMSON AVENUE</td>
<td>ATHENS</td>
<td>OH</td>
<td>45701</td>
<td>SCOTT</td>
<td>UNITED STATES</td>
<td>453454</td>
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<td>CITIZENS BANK OF LOGAN, THE</td>
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<td>OK</td>
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<td>669325</td>
<td>Hocking Mall Branch</td>
<td>21 Hocking Mall</td>
<td>LOGAN</td>
<td>OH</td>
<td>43138</td>
<td>SCOTT</td>
<td>UNITED STATES</td>
<td>245363</td>
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<td>WAL-MART STATE ROUTE 664 BRANCH</td>
<td>12950 STATE ROUTE 664 SOUTH</td>
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<td>OH</td>
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<td>UNITED STATES</td>
<td>162461</td>
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<td>OK</td>
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<td>189601</td>
<td>MELROSEVILLE OFFICE</td>
<td>24 Fulton St.</td>
<td>MELROSEVILLE</td>
<td>OH</td>
<td>45764</td>
<td>SCOTT</td>
<td>UNITED STATES</td>
<td>245362</td>
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<td>869524</td>
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<tr>
<td>NAME</td>
<td>OCCUPATION</td>
<td>TITLE</td>
<td># OF SHS BANK HOLDING CO</td>
<td># OF SHS OTHER BUSINESS</td>
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<tr>
<td>Jerry D Johnson</td>
<td>Retired Owner of local landscaping company</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>7,940 Shares-Common 1.36%</td>
<td>N/A</td>
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<tr>
<td>B. J. King</td>
<td>Retired owner of King Lumber Company</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>3,184 Shares-Common 0.55%</td>
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<tr>
<td>Corby R Leach</td>
<td>State Farm Insurance agent of Corby Leach Insurance Agency</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>6,909 Shares-Common 1.18%</td>
<td>N/A</td>
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<tr>
<td>Robert L Lilley</td>
<td>Attorney of Lilley &amp; Saving Co., LPA</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>5,700 Shares-Common 0.98%</td>
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<tr>
<td>William J Mauck</td>
<td>Retired General Electric general manager</td>
<td>Director of Citizens Bank of Logan</td>
<td>2,151 Shares-Common 0.37%</td>
<td>N/A</td>
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<tr>
<td>Michael J Shawd</td>
<td>Owner of Goddard-Shawd Insurance Agency</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>2,088 Shares-Common 0.36%</td>
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<tr>
<td>Daniel J Stohs</td>
<td>Self-employed Attorney</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>7,436 Shares-Common 1.27%</td>
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<tr>
<td>Robert Wolfinger</td>
<td>Treasurer of the City of Lancaster</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>2,000 Shares-Common 0.34%</td>
<td>N/A</td>
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<tr>
<td>Donald P Wood</td>
<td>Owner of local car dealership</td>
<td>Chairman of Citizens Independent Bancorp, Inc.</td>
<td>10,628 Shares-Common 1.82%</td>
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# EXECUTIVE OFFICERS

<table>
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<tr>
<th>NAME</th>
<th>OCCUPATION</th>
<th>TITLE</th>
<th># OF SHS BANK HOLDING CO</th>
<th># OF SHS OTHER BUSINESSES</th>
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<tbody>
<tr>
<td>Daniel C Fischer</td>
<td>President of Citizens Bank of Logan&lt;br&gt;President of Citizens Independent Bancorp</td>
<td>President of Citizens Bank of Logan&lt;br&gt;President of Citizens Independent Bancorp Inc.</td>
<td>0.0%</td>
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<tr>
<td>Logan, Ohio USA</td>
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<td>Terry M Knuchel</td>
<td>Senior Vice President Chief Lending Officer&lt;br&gt;Citizens Bank of Logan</td>
<td>Senior Vice President Chief Lending Officer&lt;br&gt;Citizens Bank of Logan</td>
<td>575 Shares-Common 0.10%</td>
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<td>Lancaster, Ohio USA</td>
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<td>James C Lewis</td>
<td>Senior Vice President Citizens Bank of Logan</td>
<td>Senior Vice President Citizens Bank of Logan</td>
<td>933 Shares-Common 0.16%</td>
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<td>Logan, Ohio USA</td>
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<tr>
<td>James V Livesay</td>
<td>Senior Vice President Citizens Bank of Logan&lt;br&gt;Senior Vice President Citizens Independent Bancorp, Inc.</td>
<td>Senior Vice President Citizens Bank of Logan&lt;br&gt;Senior Vice President Citizens Independent Bancorp, Inc.</td>
<td>250 Shares-Common 0.04%</td>
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<td>Westerville, Ohio USA</td>
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