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. §§ 3105(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 609 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, Steven C. Wainwright
Name of the Holding Company Director and Official
Trustee
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

08/18/2017
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
RSDD ID 9452401
C.I. 1

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016
Month / Day / Year
n/a

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

Reporters Name, Street, and Mailing Address
2012 Waterford Commercial and Savings Bank
Shareholders Voting Trust
Legal Title of Holding Company

PO Box 85
(Mailing Address of the Holding Company) Street / P.O. Box
Waterford OH 45786
City State Zip Code

20115 State Route 339, Waterford, Ohio
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Loretta Murphy Vice President
Name Title
740-984-2357
Area Code / Phone Number / Extension
740-984-4460
Area Code / FAX Number
lmurphy@waterfordbank.com
E-mail Address

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."

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.

12/2016
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.

<table>
<thead>
<tr>
<th>n/a</th>
<th>Legal Title of Subsidiary Holding Company</th>
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<tbody>
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</table>

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

Physical Location (if different from mailing address)

12/2012
Form FR Y-6

2012 Waterford Commercial & Savings Bank Shareholders Voting Trust
Waterford, Ohio
Fiscal Year Ending December 31, 2016

Report Item

1: The bank holding company uses the Annual Disclosure Statement prepared by The Waterford Commercial and Savings Bank for its securities holders. The holding company is not registered with the SEC. As specified by the appropriate Reserve Bank a copy is enclosed.

2(a): Organizational Chart:

2012 Waterford Commercial & Savings Bank Shareholders Voting Trust
LEI Number—N/A
Waterford, Ohio
United States of America
Incorporated in Ohio

59%—Waterford Commercial & Savings Bank
LEI Number 324229
20115 State Route 339
Waterford, OH 45786
United States of America
Incorporated in Ohio

2(b): Domestic branch listing provided to the Federal Reserve Bank

3(1): Securities Holders:

(1)(a) Harold R and Diane W Tuten, Marietta, Ohio, USA
(1)(b) USA
(1)(c) 24,200 Shares—20% Common Stock

(1)(a) Doris Wainwright, Beverly, Ohio, USA
(1)(b) USA
(1)(c) 25,700 Shares—22% Common Stock

3(2): None

4: Attachment.
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.
- **Delete**: If the branch listed was sold or closed, enter 'Delete' 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.
- **Add**: If a repeatable branch is missing, insert a new, add the branch data, and enter 'Add' in the Data Action 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 signed 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-10D reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Delete, or Add.
The FR Y-10D report may be submitted in a fantasy format or via the FR Y-10 D1 file application - https://y10sdr.occ.fedreg.doe.gov.

* FDIC LURN/MF, Office Number, and ID_BISO 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_BISO</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Counts</th>
<th>Country</th>
<th>FDIC LURN/MF</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_BISO*</th>
<th>Comments</th>
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<tbody>
<tr>
<td>ok</td>
<td>Full Service</td>
<td>[918]</td>
<td>3967488</td>
<td>CRUZVILLE BRANCH</td>
<td>250 WEST MAIN STREET</td>
<td>CRUZVILLE</td>
<td>OH</td>
<td>45722</td>
<td>1</td>
<td>PERRY</td>
<td>[918]</td>
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<tr>
<td>Name</td>
<td>Occupation</td>
<td>Title &amp; Position with other businesses (include names of other businesses)</td>
<td>Percentage of Voting shares in holding company</td>
<td>Percentage of voting shares in subsidiaries</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies &amp; percentage of voting securities held)</td>
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<td>Steven C. Wainwright</td>
<td>Owner, Wainwright’s Fine Jewelry</td>
<td>Chairman of the Board (Waterford Commercial &amp; Savings Bank)</td>
<td>2%</td>
<td>1%</td>
<td>Wainwright’s Fine Jewelry (100%)</td>
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<td>Waterford, Ohio USA</td>
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<td>Doris Wainwright</td>
<td>n/a</td>
<td>Director (Waterford Commercial &amp; Savings Bank)</td>
<td>22%</td>
<td>13%</td>
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<td>Harold Tuten</td>
<td>n/a</td>
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<td>20%</td>
<td>12%</td>
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