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 Officer

PRESIDENT, CEO, AND 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 details in the report concerning that individual.

Signature of Holding Company Director and Officer

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. ____________________________

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2017

Month / Day / Year

54930OUG8L8CYTZPI61
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Repoter's Name, Street, and Mailing Address

CITIZENS INDEPENDENT BANCORP
Legal Title of Holding Company

188 W. MAIN ST.
(Mailing Address of the Holding Company) Street / P.O. Box

LOGAN HI 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

740-385-8561
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? ○ Yes ■ No

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."

03/2018
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: 549300OUG8L8CYTZPI61

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: 549300IQQFHJ614NXY90

Report Item 2b: Attached

Report Item 3: Shareholders

1: Alan Stockmeister
   Jackson, Ohio 45640
   Citizen of USA
   61,068 shares 8.88%

   Edward F. Kilbarger
   Logan, Ohio 43138
   Citizen of USA
   48,600 shares 7.07%

2: N/A

Report Item 4: Directors and Officers: Attached
<table>
<thead>
<tr>
<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>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>869524</td>
<td>CITIZENS BANK OF LOGAN, THE</td>
<td>188 WEST MAIN ST</td>
<td>LOGAN</td>
<td>OH</td>
<td>43138</td>
<td>HOCKING</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CITIZENS BANK OF LOGAN, THE</td>
<td>869524</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>5088414</td>
<td>ROUNDBOARD BRANCH</td>
<td>31348 PRIMMER RD</td>
<td>LOGAN</td>
<td>OH</td>
<td>43138</td>
<td>HOCKING</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CITIZENS BANK OF LOGAN, THE</td>
<td>869524</td>
<td></td>
</tr>
</tbody>
</table>
**Form FR Y-6**

**Legal Title of Holding Company:** Citizens Independent Bancorp, Inc.

**Fiscal Year End:** December 31, 2017

---

**Report Item 4: Insiders**

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

"N/A."

*(Please see Appendix A of the report instructions for an example of how to report Items 1, 2, 3, and 4.) Once complete, please print sheet and include in your hardcopy of the report.*

**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 it here.)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Companies (include names of other companies)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</th>
<th>(4)(c) List Names of Other Companies (includes partnerships) if 25% or more of Voting Securities are Held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jerry Johnson, Logan, OH, USA</td>
<td>Retired owner of landscaping company</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>Director of The Citizens Bank of Logan</td>
<td>n/a</td>
<td>1.72%</td>
<td>0%</td>
<td>n/a</td>
</tr>
<tr>
<td>B.J. King, Logan, OH, USA</td>
<td>Retired owner of King Lumber Co.</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>Director of The Citizens Bank of Logan</td>
<td>n/a</td>
<td>0.68%</td>
<td>0%</td>
<td>n/a</td>
</tr>
<tr>
<td>Robert Lilley, Logan, OH, USA</td>
<td>Attorney, Lilley &amp; Saving Co., LPA</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>Director of The Citizens Bank of Logan</td>
<td>n/a</td>
<td>1.07%</td>
<td>0%</td>
<td>n/a</td>
</tr>
<tr>
<td>William Mauck, Rockbridge, OH, USA</td>
<td>Retired, General Electric Corp</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>Director of The Citizens Bank of Logan</td>
<td>n/a</td>
<td>0.47%</td>
<td>0%</td>
<td>n/a</td>
</tr>
<tr>
<td>Daniel Stohs, Logan, OH, USA</td>
<td>self-employed attorney</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>Director of The Citizens Bank of Logan</td>
<td>n/a</td>
<td>1.81%</td>
<td>0%</td>
<td>n/a</td>
</tr>
<tr>
<td>Robert Wollinger, Lancaster, OH, USA</td>
<td>Treasurer, City of Lancaster</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>Director of The Citizens Bank of Logan</td>
<td>n/a</td>
<td>0.23%</td>
<td>0%</td>
<td>n/a</td>
</tr>
<tr>
<td>Donald Wood, Athens, OH, USA</td>
<td>Owner, local car dealership</td>
<td>Chairman of Citizens Independent Bancorp, Inc.</td>
<td>Chairman of The Citizens Bank of Logan</td>
<td>n/a</td>
<td>2.31%</td>
<td>0%</td>
<td>DWA Holdings, Inc., 100%</td>
</tr>
<tr>
<td>Daniel Fischer, Logan, OH, USA</td>
<td>n/a</td>
<td>President and CEO, Citizens Independent Bancorp, Inc.</td>
<td>President and CEO, Director, The Citizens Bank of Logan</td>
<td>n/a</td>
<td>0.07%</td>
<td>0%</td>
<td>n/a</td>
</tr>
<tr>
<td>James V. Livesay, Westerville, OH, USA</td>
<td>n/a</td>
<td>Chief Financial Officer, Citizens Independent Bancorp, Inc.</td>
<td>Chief Financial Officer, The Citizens Bank of Logan</td>
<td>n/a</td>
<td>0.05%</td>
<td>0%</td>
<td>n/a</td>
</tr>
</tbody>
</table>