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.

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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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, Joan E. Jones
Name of the Holding Company Director and Official
President
Title of the Holding Company Director and Official

It is the responsibility of the holding company director to ensure 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
01/11/2018
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: 1427734
C.I.

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 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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2017
Month / Day / Year

None
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Peoples Bancshares of Gambier, Inc
Legal Title of Holding Company
103 E. Wiggstn. Box 151
(Mailing Address of the Holding Company) Street / P.O. Box
Gambier
OH 43022
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Joan E. Jones/Lori Wicker
President
Name Title
740-397-7922
Area Code / Phone Number / Extension
740-397-6682
Area Code / FAX Number
740-397-6682
E-mail Address
jones@peoplesgambier.com or lwicker@peoplesgambier.com
Address (URL) for the Holding Company’s web page

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

12/2016

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.
REPORT ITEM 1

Annual shareholders meeting is 4-18-2018

REPORT ITEM 2a

PEOPLES BANCSHARES (1)
OF GAMBIER, INC.
GAMBIER, OH
Inc. Ohio

\[\text{Owns 100\% of both The Peoples Bank, Inc. and Peoples Financial Services, LLC}\]

THE PEOPLES BANK, INC. (1)
GAMBIER, OH
Inc. Ohio

PEOPLES FINANCIAL (1)
SERVICES, LLC,
GAMBIER, OH
Inc. Ohio

(1. All entities, DO NOT have an LEI)
12-31-2017

REPORT ITEM 2b Branch Listing Attached

Go to: Http://structurelists.federalreserve.gov/

REPORT ITEM 3

1. (A), (B), (C)

   Mary Ellen Schaefer, 
   Lutherville, MD   USA   US CITIZEN   3080 shares – 21% 
                     Common

   Steve Schaefer 
   Lutherville, MD   USA   US CITIZEN   1500 shares – 10% 
                     Common

   Ramsey F.L.P. LTD. 
   Mt. Vernon, OH    USA   US CITIZEN   2363 shares – 16% 
                     Common

   Peoples Bancshares of Gambier Inc. 
   Gambier, OH       USA   US ENTITY   4693 shares – 32% 
                     Common

2. NONE (A),(B),(C).

REPORT ITEM 4 (1),(2),(3), (a),(b),(c), - (4), (a),(b),(c)

(1.) Mary Ellen Schaefer (Principal Shareholder) 
    Lutherville, MD USA

(2.) Housewife – Contract review for Coca-Cola

(3)(a) NA

(3)(b) NA

(3)(c) None

(4)(a) 21%

(4)(b) None

(4)(c) None
(1) **Steve Schaefer** (Principal Shareholder)  
Lutherville, MD USA  
(2) Retired – Business  
(3)(a) NA  
(3)(b) NA  
(3)(c) None  
(4)(a) 10%  
(4)(b) None  
(4)(c) None  

(1.) **Mark Ramser**, (Principal Shareholder)  
Gambier, OH USA  
(2.) Gas line Transmission Company - Owner  
(3)(a) NA  
(3)(b) NA  
(3)(c) First Knox National Bank – Subsidiary of Park National Bank Board Director  
(less than 25%)  
(4)(a) 16%  
(4)(b) None  
(4)(c) None, other than companies owned by him or family related to  
Cumberland Gas Co., (Gas line transmissions.) 100%  

(1.) **Claude Gates**, (Director)  
Gambier, OH USA  
(2.) Wholesale Produce – Crosset Company  
(3)(a) Director, Peoples Bancshares, Inc.  
(3)(b) Director, The Peoples Bank, Inc.  
(3)(c) None  
(4)(a) less than 1%  
(4)(b) None  
(4)(c) None  

(1.) **Joan E. Jones**, (Director) Retired to part-time 8-2009  
Howard, OH USA  
(2.) NA  
(3)(a)*Director, President/CEO/Secretary of the Board, Peoples Bancshares, Inc.  
(3)(b)*Director, President/CEO/Secretary of the Board, The Peoples Bank, Inc.  
(3)(c) Trustee, Knox Community Hospital  
(4)(a) less than 1%  
(4)(b) None  
(4)(c) None
(1.) **Stephen D. Mullendore**, (Director, Chairman of Board)
   Gambier, OH USA
(2.) Realtor/Broker – Coldwell Banker’s
(3)(a) Director
(3)(b) Director
(3)(c) Partner, Coldwell Banker’s and Alliance Homes
(4)(a) 2%
(4)(b) None
(4)(c) Coldwell Banker’s – 60% and Alliance Homes – 33%

(1.) **John I. Horn**, (Director, retired 4-2013 to Director Emeritus)
   Howard, OH USA
(2.) Grain Farmer
(3)(a) Director
(3)(b) Director
(3)(c) None
(4)(a) Less than 1%
(4)(b) None
(4)(c) None

1.) **Dusty Buckingham** (Director, appointed 1-1-17)
   Howard, OH USA
(2.) Electrician Business - Buckingham Electric – 100%
(3)(a) Director
(3)(b) Director
(3)(c) President/Owner, Buckingham Electric – 100%
(4)(a) Less than 1%
(4)(b) None
(4)(c) None

(1.) **Sally A. Nelson**, (Director) 1-1-11
   Gambier, OH USA
(2.) Retired – sold prior CPA business
(3)(a) Director
(3)(b) Director
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None
(1.) **Tamara Woods**, (Director)
    Mt. Vernon, OH USA
(2.) School Board Clerk
(3)(a) Director
(3)(b) Director
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None

(1.) **Paul G. Wreede**, (Director 4-2010)
    Howard, OH USA
(2.) N/A
(3)(a) Director, Peoples Bancshares of Gambier, Inc.
(3)(b) CFO - The Peoples Bank Inc.
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None

(1.) **Alicia Freeman**, (Director 1-1-2017)
    Mount Vernon, OH USA
(2.) N/A
(3)(a) Director, Peoples Bancshares of Gambier, Inc.
(3)(b) President/CEO - The Peoples Bank Inc.
(3)(c) None
(4)(a) less than 1%
(4)(b) None
(4)(c) None

(1.) **Jean A. Coe - Executive Officer**
    Howard, OH USA
(2.) N/A
(3)(a) None
(3)(b) EVP Loans – Part-time - The Peoples Bank Inc.
(3)(c) None
(4)(a) None
(4)(b) Less than 1%
(4)(c) None
(1.) **Donna Dunmire - Executive Officer**  
Howard, OH USA  
(2.) N/A  
(3)(a) None  
(3)(b) Chief Operating Officer - The Peoples Bank Inc.  
(3)(c) None  
(4)(a) None  
(4)(b) None  
(4)(c) None

Paul G. Wreede, Joan E. Jones and Alicia Freeman are all considered executive officers and are listed above in the Director section.
<table>
<thead>
<tr>
<th>Date</th>
<th>Action</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>2023-04-15</td>
<td></td>
<td></td>
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</tbody>
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**Table:**
- **Date:** The dates listed below are the dates of the actions.
- **Action:** The actions listed are changes in data action columns.
- **Remarks:** Any additional remarks related to the actions are noted here.

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**Figure:**
- The figure is a graph showing data columns over time.
- The graph includes a line chart with data trends.

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**Notes:**
- The notes section provides additional context or explanations for the data presented in the figures and tables.