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. §§ 24(b)(1), 602, and 611a); and sections 113, 165, 312, 618, and 808 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(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.

Daniel C. Fischer
Name of the Holding Company Director and Officer
President, CEO, Director
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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018
Month / Day / Year
549300OGU6L8CYTZP161
Reporters Legal Entity Identifier (LEI) (20-character LEI Code)

Citizens Independent Bancorp, Inc.
Name of Holding Company
181 W. Main St.
Mailing Address of the Holding Company
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 Title
Chief Financial Officer
Name
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

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? [☐ 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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.65 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.
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>Legal Title of Subsidiary Holding Company</th>
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</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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<tr>
<td>City</td>
<td>State</td>
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12/2012
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: 549300IQFHJWJ614NXY90

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
### Organization Chart for CITIZENS INDEPENDENT BANCORP, INC. (LOGAN, OH) - ID_RSSD 2299077

**Selection Rules for Chart:**
- FR Y-10 Regulated Companies
  - Including Domestic Branches of Domestic Depository Institutions

**Chart created by James Livesay on 03/25/2019 at 03:51:53 PM EDT**

**Notes:**
- A number in “AddL” column references the sequence number where this entity reoccurs in the organization. Any subsidiaries or offices of this entity will appear under the first occurrence only.
- If Loop_Ind = Y, then a direct or indirect parent of this company is also partially owned by this company.
- Level represents the hierarchical level where the company in Sequence Number 0001 is Level 1, its offspring are Level 2, and its indirect offspring are 3 or higher.
- Primary Activity Code, Primary Activity Description, Legal Authority Code, Relationship Basis, and Equity Percentage are only applicable for companies.

| As Of Date | Sequence Nr | AddL | Loop_Ind | Level | ID_RSSD | Legal/Popular Name | City | State/Province | State Abbreviation | Country Name | Primary Activity Code | Primary Activity Description | Legal Authority Code(s) | Voting Equity Percentage | Other Relationship Basis | Other Interest Percentage |
|------------|-------------|------|----------|-------|---------|-------------------|------|----------------|-------------------|--------------|---------------------|----------------------------|-----------------------|--------------------------|------------------------|
| 12/31/2018 | 0001        | N    | 1        | 2      | 2299077 | CITIZENS INDEPENDENT BANCORP, INC. | LOGAN | OHIO           | OH                | UNITED STATES | 551111   | OFFICES OF BANK HOLDING COMPANIES |                         | 100                    |                         |                        |
| 12/31/2018 | 0002        | N    | 2        | 2      | 869524  | CITIZENS BANK OF LOGAN, THE | LOGAN | OHIO           | OH                | UNITED STATES | 522111   | COMMERCIAL BANKING |                         | 100                    |                         |                        |
| 12/31/2018 | 0003        | N    | 3        | 3      | 5088414 | ROUNDABOUT BRANCH | LOGAN | OHIO           | OH                | UNITED STATES | 0       | DOMESTIC BRANCH OF A DOMESTIC BANK |                         | 0                      |                         |                        |
| 12/31/2018 | 0004        | N    | 3        | 3      | 3669378 | STIMSON AVENUE OFFICE BRANCH | ATHENS | OHIO           | OH                | UNITED STATES | 0       | DOMESTIC BRANCH OF A DOMESTIC BANK |                         | 0                      |                         |                        |

**Total Number of Entities in the Tree:** 4

**Total Number of Unique Entities in the Tree:** 4
Form FR Y-6
Legal Title of Holding Company: Citizens Independent Bancorp, Inc.
Fiscal Year End: December 31, 2018

Report Item 4: Insiders

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

**Instructions:** Please complete all items in red, in addition to including all applicable insiders for items 1, 2, 3, and 4 for each holding company in your organization. If a certain item is not applicable to an insider, please include “None” or “N/A.”

***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>(a) Name, City, State, Country</th>
<th>(b) Principal Occupation if other than with Holding Company</th>
<th>(c)(a) Title &amp; Position with Holding Company</th>
<th>(c)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(c)(c) Title &amp; Position with Other Companies (include names of other companies)</th>
<th>(d)(a) Percentage of Voting Shares in Holding Company</th>
<th>(d)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(d)(c) List Names of Other Companies (includes partnerships) if 25% or more of Voting Securities are Held (list names of companies and percentage of voting securities 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>1.73%</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>2.02%</td>
<td>0%</td>
<td>n/a</td>
</tr>
<tr>
<td>Robert Lilley, Logan, OH, USA</td>
<td>Attorney, Lilley &amp; Saving Co.; CPA</td>
<td>Director of Citizens Independent Bancorp, Inc.</td>
<td>Director of The Citizens Bank of Logan</td>
<td>n/a</td>
<td>1.93%</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>1.77%</td>
<td>0%</td>
<td>n/a</td>
</tr>
<tr>
<td>Robert Wolfinger, 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>0.29%</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>2.32%</td>
<td>0%</td>
<td>DWA Holdings, Inc., 50%</td>
</tr>
<tr>
<td>Daniel Fischer, Logan, OH, USA</td>
<td>n/a</td>
<td>President and CEO, Director, Citizens Independent Bancorp, Inc.</td>
<td>President and CEO, Director, The Citizens Bank of Logan</td>
<td>n/a</td>
<td>0.31%</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>0.45%</td>
<td>0%</td>
<td>n/a</td>
</tr>
</tbody>
</table>