



COPY

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)); 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 611a); 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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by 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.

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.

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

December 31, 2015

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

Community Bancshares of Wisconsin, Inc.

Legal Title of Holding Company

2090 Wisconsin Ave.

(Mailing Address of the Holding Company) Street / P.O. Box

Grafton WI 53024

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Erik Stanton EVP/CFO (Bank)

Name Title

262-546-1133

Area Code / Phone Number / Extension

262-375-9484

Area Code / FAX Number

estanton@bankwithcornerstone.com

E-mail Address

bankwithcornerstone.com (Bank)

Address (URL) for the Holding Company's web page

I, Paul A. Foy

Name of the Holding Company Director and Official

Secretary & 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.

[Handwritten Signature]

Signature of Holding Company Director and Official

2/4/16

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.

1492246

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

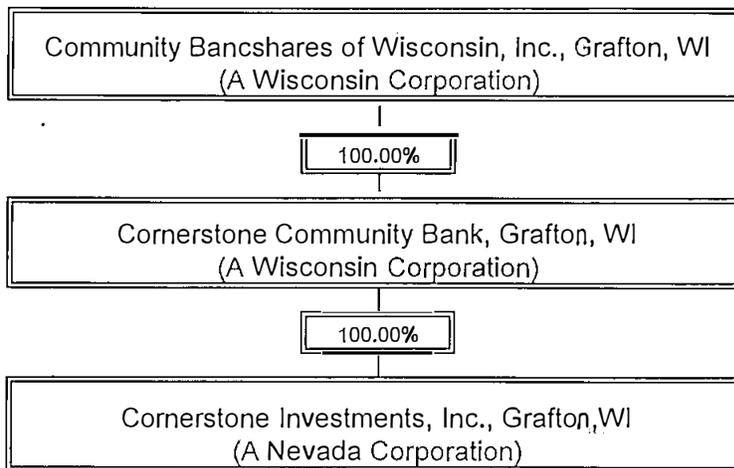
COMMUNITY BANCSHARES OF WISCONSIN, INC.
Grafton, WI
Fiscal Year Ended December 31, 2015

REPORT ITEMS

1) Annual Report to Shareholders

A. None.

2) A. Organization Chart



Legal Entity Identifiers are not applicable.

B. Domestic Branch Listing

Attached. Also, submitted via email 2/3/16.

3) Shareholders- See attached schedules

4) Directors and Executive Officers- See attached schedules

Results: A list of branches for your depository institution: CORNERSTONE COMMUNITY BANK (ID_RSSD: 1478231). This depository institution is held by MENOMONEE BANKSHARES OF WISCONSIN, INC. (1492246) of GRAFTON, WI. The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	1478231	CORNERSTONE COMMUNITY BANK	2090 WISCONSIN AVENUE	GRAFTON	WI	53024	OZAUKEE	UNITED STATES	46372	0	CORNERSTONE COMMUNITY BANK		1478231
Close	9/25/2015	Full Service	3703218	FOX POINT BRANCH	8607 NORTH PORT WASHINGTON ROAD	FOX POINT	WI	53217	MILWAUKEE	UNITED STATES	470024	2	CORNERSTONE COMMUNITY BANK		1478231
OK		Full Service	2250377	MENOMONEE FALLS BRANCH	N91 W17231 APPLETON AVENUE	MENOMONEE FALLS	WI	53052	WAUKESHA	UNITED STATES	289258	1	CORNERSTONE COMMUNITY BANK		1478231

COMMUNITY BANCSHARES OF WISCONSIN, INC.

Grafton, WI

Fiscal Year Ended December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year end			Securities holders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control of holdings of 5% or more with power to vote during the fiscal year end		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Paul and Lori Foy Grafton, WI USA	USA	34,693 / 73% Common Stock	None		
Mark Lukas Manitowoc, WI	USA	100 / 1% Common Stock			
John Lukas Manitowoc, WI	USA	1,444 / 3% Common Stock			

COMMUNITY BANCSHARES OF WISCONSIN, INC.

Grafton, WI

Fiscal Year Ended December 31, 2015

Report Item 4: Insiders

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares In Bank Holding Company	(4)(b) Percentage of Voting Shares In Subsidiaries (including names of subsidiaries)	(4)(c) List names of companies (includes partnerships) if 25% or more of of voting securities are held (List names of companies and percentage of voting securities held)
Paul A. Foy Grafton, WI USA	Banking	Secretary/Director	President/Director-Comerstone Community Bank President/Director-Comerstone Investments, Inc. Member-CCB Properties, LLC	None	Paul- 7% Lori (wife)- 66% Paul and Lori- 73%	None	None
Lori J. Foy Grafton, WI USA	Investor	President/Chairman	Chairman-Comerstone Community Bank Secretary/Director-Comerstone Investments, Inc.	None	Paul (husband)- 7% Lori - 66% Paul and Lori- 73%	None	None