

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

N/A

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

Reporter's Name, Street, and Mailing Address

County Bank Corp

Legal Title of Holding Company

83 W. Nepeensing Street

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

Lapeer

MI

48446

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Joseph H. Black

CFO

Name

Title

810-538-1885

Area Code / Phone Number / Extension

810-667-5411

Area Code / FAX Number

jblack@lcbt.com

E-mail Address

www.lcbt.com

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

I, Bruce J. Cady

Name of the Holding Company Director and Official

President & CEO

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.

x Bruce Cady
 Signature of Holding Company Director and Official
 03/29/2016
 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

1363681

C.I.

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

Form FR Y-6

County Bank Corp
83 W. Nepessing St.
Lapeer, MI 48446

COUNTY BANK CORP
LAPEER, MI
Incorporated State of Michigan

100%

Lapeer County Bank & Trust Co.
Lapeer, MI
Incorporated State of Michigan

No LEI for the above entities

Results: A list of branches for your depository institution: LAPEER COUNTY BANK & TRUST CO. (ID_RSSD: 184142).
 This depository institution is held by COUNTY BANK CORP (1363681) of LAPEER, MI.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/06/2016.

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.

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.

* 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)	184142		LAPEER COUNTY BANK & TRUST CO.	83 WEST NEPESSING STREET, P O BOX 250	LAPEER	MI	48446	LAPEER	UNITED STATES	9340	0	LAPEER COUNTY BANK & TRUST CO.	184142		
OK		Full Service	205642	11	ATTICA OFFICE	4515 IMLAY CITY ROAD	ATTICA	MI	48412	LAPEER	UNITED STATES	232404	4	LAPEER COUNTY BANK & TRUST CO.	184142		
OK		Full Service	210793	03	DEERFIELD OFFICE	6002 NORTH LAPEER ROAD	DEERFIELD TOWNSHIP	MI	48461	LAPEER	UNITED STATES	232406	6	LAPEER COUNTY BANK & TRUST CO.	184142		
OK		Full Service	287817	73	IMLAY CITY OFFICE	1875 SOUTH CEDAR STREET	IMLAY CITY	MI	48444	LAPEER	UNITED STATES	358282	7	LAPEER COUNTY BANK & TRUST CO.	184142		
OK		Full Service	205642	12	ELBA OFFICE	5508 DAVISON ROAD	LAPEER	MI	48446	LAPEER	UNITED STATES	232401	11	LAPEER COUNTY BANK & TRUST CO.	184142		
OK		Full Service	205731	16	SOUTHGATE OFFICE	837 SOUTH MAIN STREET	LAPEER	MI	48446-029	LAPEER	UNITED STATES	232403	3	LAPEER COUNTY BANK & TRUST CO.	184142		
OK		Full Service	205915	01	METAMORA OFFICE	3414 SOUTH LAPEER ROAD	METAMORA	MI	48455-696	LAPEER	UNITED STATES	232405	5	LAPEER COUNTY BANK & TRUST CO.	184142		

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**County Bank Corp
Lapeer Michigan
Fiscal Year Ending December 31, 2015**

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as of</u> fiscal year ending 12-31-2015			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year ending 12-31-2015		
(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
James Harrington Oxford, MI USA	USA	59,069 or 5.5%	NONE		
David Bush, OD Lapeer, MI USA	USA	58,153 or 5.4%			

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Report Item 4: Insiders
(1),(2),(3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (City, State,	(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 (include names of subsidiaries)	(4)(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)
Joseph H. Black Lapeer, MI USA		Secretary/ Treasurer	CFO, Lapeer County Bank & Trust Co.	Chair, Foundation for Mott Community College Chair, City of Lapeer Planning Commission Chair, City of Lapeer Zoning Board of Appeals	0.00%	None	None
Michael Blazo Lapeer, MI USA	Retired	Director	None	Partner, DeMille Industrial Development Owner, Blazo Construction Owner, Blazo Properties Owner, Blazo Properties 816 Whitney Drive Owner, Blazo Properties Saginaw St. Owner, BBB Blazo Partner, Melamora 8 LLC Partner, Melamora 8 Properties LLC	2.80%		DeMille Industrial Development 50% Blazo Construction 100% Blazo Properties 100% Owner, Blazo Properties 816 Whitney Drive 100% Owner, Blazo Properties Saginaw St. 100% Owner, BBB Blazo 100% Melamora 8 LLC - 12.5% Melamora 8 Properties LLC - 12.5%
Eric Burrough Lapeer, MI USA	Media Executive	Director	None	Owner, Web Press of MI Inc. Owner, Jams Media Owner, Moosejaw, LLC Partner, Polar Palace Ice Arena, LLC President, INV Limited Member, Sun Devil Properties, LLC Member, Blue Horseshoe Properties, LLC Member, Madison Property, LLC Owner, Huron Holdings, Inc Partner, Melamora 8 LLC Partner, Melamora 8 Properties LLC Partner, AB Properties LLC Partner, R & R Bedding LLC Trustee, McLaren Lapeer Foundation Director, McLaren Lapeer Member, Lapeer Optimist Club Member, Lapeer Elks Club	4.30%	None	Web Press of MI Inc., 100% Jams Media, 100% Moosejaw, LLC - 100% Polar Palace Ice Arena, LLC, 56% INV Limited, 100% Sun Devil Properties, LLC, 17.5% Blue Horseshoe Properties, LLC, 31.25% Madison Property, LLC, 11.65% Huron Holdings, Inc, 100% Melamora 8 LLC - 12.5% Melamora 8 Properties LLC - 12.5% AB Properties LLC - 49% R & R Bedding LLC - 51%
David Bush, OD Lapeer, MI USA	Optometrist	Director	None	Partner, Melamora 8 LLC Partner, Melamora 8 Properties LLC	5.40%	None	Melamora 8 LLC - 12.5% Melamora 8 Properties LLC - 12.5%
Bruce J. Cady Lapeer, MI USA	None	President & CEO, Director	President & CEO, Lapeer County Bank & Trust Co., Director	Chair, Lapeer Development Corp Chair, Chatfield School Director, Lapeer City DDA Member, Lapeer City DDA Loan Committee Chair, Lapeer DDA Development Committee Trustee, Robert M. Perry School of Banking, (MBA) Director, Community Bankers of Michigan (Fornally MACB) Director, University of Michigan, First School of Management (GSOM) Chairman, 169 Regional Development Corporation Chairman, MBA Management Committee	0.20%	None	None

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

(1) Names & Address (City, State,	(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 (include names of subsidiaries)	(4)(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)
Shely Childers	None	None	SVP & Director of IT, Lapeer County Bank & Trust Co.	None	0.00%		
David Churchill Lapeer, MI USA	Attorney	Director	None	Shareholder, Taylor, Butterfield, Riseman, Clark, Howell, Churchill & Jarvis Member, Runnymede, LLC Member, Economic Club of Lapeer County Volunteer, Homeless Shelter for Lapeer Area Member, Flint River Watershed Coalition	0.20%	None	Taylor, Butterfield, Riseman, Clark, Howell, Churchill & Jarvis - 33% Runnymede, LLC 25%
Patrick A. Cronin Lapeer, MI USA	Insurance Agent	Director	None	Owner-Agent, State Farm Insurance Agency Registered Rep, State Farm VP Mgmt Corp. Board Member, Mayfield Township Airport Board	0.30%	None	State Farm Agency 100%
Ernest W. Lefever, DPM Lapeer, MI USA	Podiatrist	Director	None	Member, Bye Bye Investment Club	0.30%	None	Buy Bye Investment Club 9.21%
Timothy Oesch Lapeer, MI USA	Certified Public Accountant	Director	None	President, Oesch & Sietling, PC CPA's Member, SNO Investments LLC Partner, Buy-Bye Investment Club Treasurer, Lapeer Family Literacy Center Member, Lapeer Rotary Club	0.70%	None	Oesch & Sietling, PC 50% SNO Investments 50% Buy Bye Investment Club 9%
Gary Gariglio Metamora, MI USA	Automotive Industry	Director	None	Owner, Interpower Corporation Inc Owner, Interpower Induction Services Inc Co-owner, Kinross Fab & Machine Inc Owner, Interpower Holdings Co-owner, Tania LLC Co-owner, Kaja Enterprises LLC Owner, Interpower Induction Process Equipment Inc		None	Interpower Corporation Inc 100% Interpower Induction Services 100% Kinross Fab & Machine Inc 50% Interpower Holdings 100% Tania 50% Kaja Enterprises 50% Interpower Induction Process Equipment Inc 100%