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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. § 3108(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.

I, Robert E. Chittenden

Name of the Holding Company Director and Official
Chairman, CEO & Director

Title of the Holding Company Director and Official

I 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.

Robert E. Chittenden, President

Signature of Holding Company Director and Official

7-11-16

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.E.

1202388

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

F.S. Bancor, Inc.

Legal Title of Holding Company

P.O. Box 670, 215 Center Ave. South

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

Mitchellville

IA

50169

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Robert E. Chittenden

Chairman & CEO

Name

Title

515-967-5141

Area Code / Phone Number / Extension

515-967-8091

Area Code / FAX Number

bob@banklegacy.com

Email Address

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

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 GE4-2 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

Public reporting burden for this information collection is estimated to vary from 1.8 to 101 hours per response, with an average of 8.25 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 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.

12/2016

F.S. BANCOR, INC.
ANNUAL REPORT FR Y-6
DECEMBER 31, 2015

REPORT ITEMS

1. ANNUAL REPORT.

Parent-only financial statements are attached. The company is a one-bank holding company that has less than \$500 million in total consolidated assets. Therefore, consolidated financial statements are not being submitted since they are not normally prepared.

In addition, since total consolidated assets are less than \$500 million, certification by an independent public accountant is not required.

The Company is not required to file annual reports or statements with the Securities and Exchange Commission.

Nonbank subsidiary financial statement of the bank holding company – N/A – None.

2a. ORGANIZATIONAL CHART (See Footnote)

F.S. BANCOR, INC. – MITCHELLVILLE, IOWA (Incorporated in Iowa)
(29,528 common shares only outstanding)
(Owns 46 shares (100%) of Legacy Bank)

LEGACY BANK – ALTOONA, IOWA (Incorporated in Iowa)
(46 shares outstanding)

Footnote: All entities do not have a LEL.

There have been no amendments to the organizational documents of the bank holding company.

2b. BRANCH VERIFICATION

Submitted via email on March 24, 2016.

3. SECURITIES HOLDERS

(1)	a.	b.	c.	
<u>NAME</u>	<u>ADDRESS</u>	<u>CITIZEN</u>	<u>NO OF SHS</u>	<u>% OF CONTROL</u>
Robert E. Chittenden,	Altoona, IA	U.S.A.	23,808	80.6%
Brian T. Chittenden,	Waukee, IA	U.S.A.	5,720	19.4%
(2) None				

Results: A list of branches for your holding company: F. S. BANCOR, INC. (1202388) of MITCHELLVILLE, IA.
 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)	767040	LEGACY BANK	502 BTH STREETS SW	ALTOONA	IA	50009	POLK	UNITED STATES	9730	0	LEGACY BANK	767040	
OK		Full Service	2097246	BONDURANT BRANCH	1201 GRANT SOUTH	BONDURANT	IA	50035-10	POLK	UNITED STATES	233925	1	LEGACY BANK	767040	
OK		Full Service	3702903	CLIVE BRANCH	12901 UNIVERSITY AVENUE	CLIVE	IA	50325	POLK	UNITED STATES	478529	3	LEGACY BANK	767040	
OK		Full Service	3523489	MITCHELLVILLE BRANCH	215 CENTER AVENUE SOUTH	MITCHELLVILLE	IA	50169	POLK	UNITED STATES	233926	2	LEGACY BANK	767040	

4. INSIDERS

List each director, trustee, executive officer, principal shareholder (10% or more), or Person exercising similar functions, regardless of the title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):

Robert E. Chittenden
Altoona, Iowa/USA

- (2) Principal occupation, if other than with the holding company organization:

Bank Chairman, CEO and Trust Officer

- (3) Title or position with:

- a) The bank holding company:

President, Secretary, Treasurer & Director

- b) All direct and indirect subsidiaries of the bank holding company:

Legacy Bank: Chairman, CEO, Trust Officer and Director, Investment Officer

- c) Any other business company in which the person is a director, trustee, partner, or principal officer:

None

- (4) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:

- a) The bank holding company:

23,808 shares; 80.6%

- b) Direct and indirect subsidiaries of the bank holding company:

None

- c) Any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):

None

4. INSIDERS

List each director, trustee, executive officer, principal shareholder (10% or more), or Person exercising similar functions, regardless of the title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):

Brian T. Chittenden
Waukee, Iowa/USA

- (2) Principal occupation, if other than with the holding company organization:

Bank President

- (3) Title or position with:

- a) The bank holding company:

Vice President and Director

- b) All direct and indirect subsidiaries of the bank holding company:

Legacy Bank: President and Director

- c) Any other business company in which the person is a director, trustee, partner, or principal officer:

Managing Member, Elegant Investments, LLC, Ames, Iowa

- (4) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:

- a) The bank holding company:

5,720 shares; 19.4%

- b) Direct and indirect subsidiaries of the bank holding company:

None

- c) Any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):

Elegant Investments, LLC, Ames, Iowa - 54%

4. INSIDERS

List each director, trustee, executive officer, principal shareholder (10% or more), or Person exercising similar functions, regardless of the title or compensation, of the bank holding company, showing the following:

- (1) Name and address (city and state/country):

Sharon M. Chittenden
Altoona, Iowa/USA

- (2) Principal occupation, if other than with the holding company organization:

Retired

- (3) Title or position with:

- a) The bank holding company:

Director

- b) All direct and indirect subsidiaries of the bank holding company:

None

- c) Any other business company in which the person is a director, trustee, partner, or principal officer:

None

- (4) Number of shares and percentage of each class of voting securities owned, controlled, or held with power to vote in:

- a) The bank holding company:

None

- b) Direct and indirect subsidiaries of the bank holding company:

None

- c) Any other business company, if 25 percent or more of its outstanding voting securities are held (report the name of the business company and actual percentage of ownership):

None