



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

N/A

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

t. Kevin Yepsen, President

Name of the Holding Company Director and Official

Galva Investment, Inc.

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Galva Investment, Inc.

Legal Title of Holding Company

625 SE 2nd St/ P.O. Box 78

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

Galva

IL

61434

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Luke Hawkins

CFO

Name

Title

309-932-8181

Area Code / Phone Number / Extension

309-932-2289

Area Code / FAX Number

luke.hawkins@commstatebank.com

E-mail Address

www.commstatebank.com

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

Signature of Holding Company Director and Official

03/16/2016

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
C.I.

1207860

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
Galva Investment, Inc.
Galva, IL
Fiscal Year Ending December 31, 2015

Please note that Galva Investment, Inc., nor any of its subsidiaries has any LEI's to report

2(a): Organizational Chart



Each entity listed above is incorporated in the State of Illinois

Bank Holding Company had no non-controlled investments greater than 5%, but less than 25% as of 12/31/2015

2(b): Branch Verification

Submitted via email 3-14-16. Paper copy is attached.

Results: A list of branches for your holding company: GALVA INVESTMENT, INC. (1207860) of GALVA, IL. 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	BranchID_RSSD*	PopularName	StreetAddress	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	987231	COMMUNITY STATE BANK	625 SOUTH EAST 2ND STREET	GALVA	IL	61434	HENRY	UNITED STATES	16296	0	COMMUNITY STATE BANK	987231	
OK		Full Service	644440	FRANKLIN BRANCH	101 WEST STREET	FRANKLIN	IL	62638	MORGAN	UNITED STATES	Not Required	Not Required	COMMUNITY STATE BANK	987231	
OK		Full Service	3721753	KEWANEE MAIN STREET OFFICE	300 NORTH MAIN STREET	KEWANEE	IL	61443	HENRY	UNITED STATES	464512	3	COMMUNITY STATE BANK	987231	
OK		Full Service	3293184	TENNEY STREET OFFICE	409 TENNEY STREET	KEWANEE	IL	61443	HENRY	UNITED STATES	256092	1	COMMUNITY STATE BANK	987231	
OK		Full Service	4745	NEPONSET OFFICE	120 WEST COMMERCIAL STREET	NEPONSET	IL	61345	BUREAU	UNITED STATES	8538	2	COMMUNITY STATE BANK	987231	

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Galva Investment, Inc.
Galva, IL
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

(1)(a)(b)(c) and (2)(a)(b)(c)

(1)(a)(b)(c) and (2)(a)(b)(c) Current securities holders with ownership, control or holdings of 5% or more with power to vote as of 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 during fiscal year ending 12/31/2015.		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and % of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and % of Each Class of Voting Securities
Wilbur E Nelson Trust Wilbur E Nelson, Trustee Cambridge, IL	USA	39,461 14.1% Common Stock	Not Applicable	Not Applicable	Not Applicable
Jack Hathaway Trust Jack Hathaway, Trustee Galva, IL	USA	33,730 12.0% Common Stock			
John Hathaway Galva, IL	USA	2,820 1.0% Common Stock			
Robert Peer Rev Trust Robert Peer, Trustee North Henderson, IL	USA	29,520 10.6% Common Stock			
Kevin Yepsen Galva, IL	USA	25,409 9.1% Common Stock			
Dennis Yepsen Kewanee, IL	USA	2,820 1.0% Common Stock			
Michael Massie Trust Michael Massie, Trustee Dahinda, IL	USA	9,145 3.3% Common Stock			
Vicki Massie Trust Vicki Massie, Trustee Dahinda, IL	USA	9,145 3.3% Common Stock			
Michael Yepsen Galva, IL	USA	14,903 5.3% Common Stock			
Gil Achterhof Sisters, OR	USA	8,888 3.2% Common Stock			
Roberta Achterhof Sisters, OR	USA	7,500 2.7% Common Stock			
ESOP Galva, IL Kevin Yepsen, Luke Hawkins - Trustees	USA	23,705 8.5% Common Stock			
Lyle Ince Kewanee, IL	USA	11,405 4.1% Common Stock			
Phillip Good Trust Phillip Good, Trustee Kewanee, IL	USA	11,288 4.0% Common Stock			

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Galva Investment, Inc.
Galva, IL
Fiscal Year Ending December 31, 2015

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

1 Name City, State	2 Principal occupation if other than with BHC	3.a Title & position with BHC	3.b Title & position with subsidiaries	3.c Title & position with other businesses	4.a % of voting securities in BHC	4.b % of voting securities subsidiaries	4.c Names of other companies if 25% or more of voting securities are held
Wilbur Nelson Cambridge, IL	Farmer	Chairman of the Board	Chairman of the Board Community State Bank	Owner-Nelson Farm Serv Owner-Village Smithy	14.1%	N/A	Nelson Farm Services-100% Village Smithy-100%
Jack Hathaway Galva, IL	Farmer Hardware Sales	Secretary	Director Community State Bank	President Hathaway Enterprises	12.0%	N/A	Hathaway Enterprises-100% Hathaway Farms - 100%
Robert Peer N. Henderson, IL	Retired	N/A	N/A	N/A	10.6%	N/A	N/A
Kevin Yepsen Galva, IL	CSB President ESOP Trustee	President/Director	President/Director Community State Bank	Illinois Land Trust-Managing Part BH Buck Grove-Managing Partner 53-19 Investment, LLC-Managing Partner (9.1% direct ownership; 8.5% as ESOP trustee)	17.6%	N/A	Illinois Land Trust #2755-33% BH Buck Grove Timberland-33% 53-19 Investment, LLC-50%
Dennis Nelson Kewanee, IL	Farmer	Director	Director Community State Bank	N/A	4.3%	N/A	N/A
Lyle Ince Kewanee, IL	CSB Exec VP	Director	Exec VP/Director Community State Bank	N/A	4.1%	N/A	N/A
Michael Yepsen Galva, IL	Insurance Sales	Director	President-Cromien Ins Director-CSB	N/A	5.3%	N/A	N/A
Gil Achterhof Eugene, OR	Pharmaceuticals	Advisory Director	N/A	President-Achterhof, Inc Member-Achterhof Healthcare Pharmacy LLC	3.2%	N/A	Achterhof, Inc.-100% AHP, LLC-50%
Bill Breedlove Kewanee, IL	Sports Equipment Sales	Director	Director Community State Bank	President-Breedlove's Sporting Goods, Inc.	2.0%	N/A	Breedlove's Sporting Goods, Inc. - 33%
Merwyn Newman Kewanee, IL	Excavating	Director	Director Community State Bank	Owner/President- Newman Excavating, Inc. Owner-M&M Rentals	3.0%	N/A	Newman Excavating, Inc - 100% M&M Rentals - 100%
John Hathaway	Hardware Sales	N/A	N/A	Hathaway Hardware &	1.0%	N/A	Hathaway Hardware &

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1,2,3.a,b,c and 4.a,b,c

1 Name City, State	2 Principal occupation if other than with BHC	3.a Title & position with BHC	3.b Title & position with subsidiaries	3.c Title & position with other businesses	4.a % of voting securities in BHC	4.b % of voting securities subsidiaries	4.c Names of other companies if 25% or more of voting securities are held
Galva, IL				Lumber, LLC (President)			Lumber, LLC-100%
Dennis Yepsen Kewanee, IL	Retired	N/A	N/A	N/A	1.0%	N/A	N/A
Luke Hawkins Kewanee, IL	CSB CFO ESOP Trustee	N/A	CFO Community State Bank	N/A	8.5% (0% direct ownership; 8.5% as ESOP trustee)	N/A	N/A
Tim Nimrick Kewanee, IL	CSB VP	N/A	VP Community State Bank	N/A	0.0%	N/A	N/A
Lori Pieper Henry, IL	CSB VP	N/A	VP/Chief Credit Officer Community State Bank	N/A	0.0%	N/A	N/A
Brittany Rose Galva, IL	CSB Controller/Cashier	N/A	Controller/Cashier Community State Bank	N/A	0.0%	N/A	N/A
Chanda Dowell Bishop Hill, IL	CSB COO	N/A	Chief Operating Officer Community State Bank	N/A	0.0%	N/A	N/A