



# 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)

I, Cordell R. Jones

Name of the Holding Company Director and Official

**Chairman of the Board**

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.

Reporter's Name, Street, and Mailing Address

**Jones Bancorp Inc.**

Legal Title of Holding Company

**115 West Main Street, P.O. Box 246**

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

**Marcellus**

**MI**

**49067**

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Cordell R. Jones**

**President**

Name

Title

**269-646-5511**

Area Code / Phone Number / Extension

**269-646-2051**

Area Code / FAX Number

**gtmcnally@aol.com**

E-mail Address

**www.gwjonesbank.com**

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

Signature of Holding Company Director and Official

**01/04/2016**

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.

**2004039**

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

FR Y-6

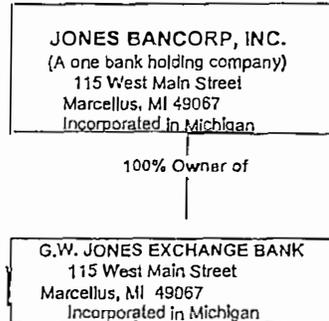
ITEM 2  
ORGANIZATION CHART

Report item:

1. The bank holding company does not prepare an annual report for its securities holders and is not registered with the SEC.

2a. Organizational

AS OF 12-31-15



2b: Domestic branch listing provided to the Federal Reserve Bank

The Jones Bancorp Inc., and the G.W. Jones Exchange Bank do not have have LEI numbers

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	1877	Full Service (Head Office)	540542	G.W. JONES EXCHANGE BANK	115 W MAIN	MARCELLUS	MI	49067	CASS	UNITED STATES	660	0	G.W. JONES EXCHANGE BANK	540542	
ok	11/15/1989	Full Service	2045555	CASSOPOLIS BRANCH	110 SOUTH SPENCER	CASSOPOLIS	MI	49031	CASS	UNITED STATES	187397	2	G.W. JONES EXCHANGE BANK	540542	
ok	11/23/1998	Full Service	2746339	EDWARDSBURG BRANCH	69139 M-62 SOUTH	EDWARDSBURG	MI	49112	CASS	UNITED STATES	187400	5	G.W. JONES EXCHANGE BANK	540542	
ok	11/26/2013	Full Service	4651633	332 NORTH MAIN STREET	332 NORTH MAIN STREET	WATERVLIET	MI	49098	BERRIEN	UNITED STATES	Not Required	Not Required	G.W. JONES EXCHANGE BANK	540542	

FORM FR Y-6

As of 12-31-15

Report Item 3: Shareholders  
 (1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2015			Shareholders 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 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
Daniel B. Jones Trust Daniel B. Jones, Trustee Marcellus, MI	USA	256 - 17.07% Common Stock	none		
Cordell R. Jones Trust Cordell R. Jones, Trustee Marcellus, MI	USA	324 22% Common Stock			
The Peter Rucker Boutin Suzanne Jones Boutin Trust Peter Rucker Boutin & Suzanne Jones Boutin, Trustees Hillsborough, CA	USA	318 22% Common Stock			
Christina Jones Trust Christina Jones, Trustee Marcellus, MI	USA	109 -8% Common Stock			
Jennifer Jones McClain Trust Jennifer Jones McClain, Trustee Marcellus, MI	USA	74-5% Common Stock			

## FORM FR Y-6

As of 12-31-15

## Report Item 4: Directors and Officers

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

(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 (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)
Cordell R. Jones Trust Cordell R. Jones, Trustee Marcellus, MI	Attorney	President - CEO, Chairman of the Board	President - CEO, Chairman of the Board G.W. Jones Exchange Bank Vice President, Chairman of the Board G.W. Jones LLC, Member	Owner - Jones Law Office Sec. - TEC. Inc.	22.00%	0	TEC, Inc.- 33%
Keith McKenzie Marcellus, MI	Farmer	Director	Director- G.W. Jones Exchange Bank	Owner - McKenzie Highland Farms Partner-Rosevelt Farms Limited	0	0	None
James H. Wiseman Marcellus, MI	Ski Lodge Operator	Director	Director G.W. Jones Exchange Bank	President - Swiss Valley, Inc	0	0	Swiss Valley, Inc. 100%
The Peter Rucker Boutin & Suzanne Jones Boutin Trust, Peter Rucker and Suzanne Jones-Boutin Trustees Hillsborough, CA	Attorney Homemaker	na	na	na	22.00%	0	None
Daniel B. Jones Trust Daniel B. Jones, Trustee Marcellus, MI	Retired	na	na	na	17.07%	0	None
Elwyn L. Shugars Marcellus, MI	Farmer	Director	Director- G.W. Jones Exchange Bank	Partner - Shugars Farm	2.69%	0	Shugars Farms - 50%
Christina L. Jones Trust Christina L. Jones, Trustee Marcellus, MI	na	Director- Vice President	Director-  G.W. Jones Exchange Bank	na	8.00%	0	None
Jennifer Jones-McClain Trust Jennifer Jones-McClain, Trustee Marcellus, MI	na	Director- Vice President	Director- G.W. Jones Exchange Bank	na	5.00%	0	None
Gerald Hart Cassopolis, MI	Contractor	Director	Director- G.W. Jones Exchange Bank	na	0	0	None