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# 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

**Village Investment Company 2260376**

Legal Title of Holding Company

**P.O. Box 744**

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

**Fairfield**

**Iowa**

**52556-4227**

City

State

Zip Code

**2000 W. Jefferson**

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Jill D. Burnett**

**Secretary/Treasurer**

Name

Title

**641-472-9839**

Area Code / Phone Number / Extension

**641-472-9852**

Area Code / FAX Number

**jburnett@libertyvillesavingsbank.com**

E-mail Address

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

I, Jill D. Burnett

Name of the Holding Company Director and Official

**Secretary/Treasurer**

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.

Signature of Holding Company Director and Official

Date of Signature

**2-29-16**

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

**2260376**

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

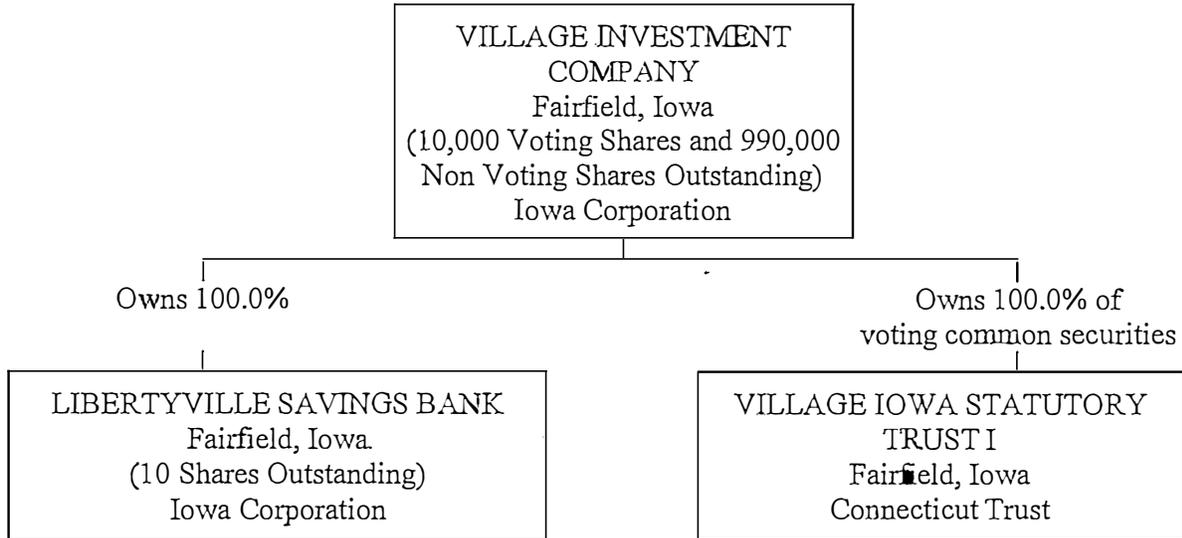
VILLAGE INVESTMENT COMPANY

Report Items:

1. Annual Report to Shareholders

Financial statements for the parent company are attached to this report.

2a. Organization Chart



Village Investment Company and subsidiary bank do not have a Legal Entity Identifier.

2b. Domestic Branch Listing

The Domestic Branch Listing was submitted via Email on February 22, 2016 and there were no corrections.

3. Securities Holders

(1) Listing of shareholders that directly or indirectly own, control, or hold with power to vote 5% or more of any voting securities of the bank holding company.

<u>Name and Address</u>	<u>Citizenship</u>	<u>Common Stock</u>		
		<u>Non-Voting Shares</u>	<u>Voting Shares</u>	<u>Voting Percentages</u>
Robert B. Stump, Libertyville, IA	U.S.A.	360,162	3,638	36.38%
Sandra M. Stump, Libertyville, IA	U.S.A.	90,870	2,130	21.30
Jill D. Burnett, Libertyville, IA	U.S.A.	124,980	1,020	10.20
Laura E. Gaston, Keosauqua, IA	U.S.A.	103,497	803	8.03
Susan M. Stump, Iowa City, IA	U.S.A.	103,497	803	8.03
Robert Shannon Stump, Burlington, IA	U.S.A.	103,497	803	8.03
Amber Stump McDowell, Keosauqua, IA	U.S.A.	103,497	803	8.03
		990,000	10,000	100.00%

(2) Listing of shareholders not listed in Section 3(1) that directly or indirectly owned, controlled, or held with power to vote 5% or more of any voting securities of the bank holding company during 2015.

None.

**Results:** A list of branches for your depository institution: LIBERTYVILLE SAVINGS BANK (ID\_RSSD: 857745). This depository institution is held by VILLAGE INVESTMENT COMPANY (2260376) of FAIRFIELD, IA. The data are as of 12/31/2015. Dat\* 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)	857745	LIBERTYVILLE SAVINGS BANK	2000 WEST JEFFERSON STREET	FAIRFIELD	IA	52556	JEFFERSON	UNITED STATES	8570	0	LIBERTYVILLE SAVINGS BANK	857745	
OK		Full Service	3519754	ELDON BRANCH	403 WEST ELM STREET	ELDON	IA	52554	WAPELLO	UNITED STATES	229896	3	LIBERTYVILLE SAVINGS BANK	857745	
OK		Full Service	3680766	KEOSAUQUA BRANCH	20390 HIGHWAY 1	KEOSAUQUA	IA	52565	VAN BUREN	UNITED STATES	163378	4	LIBERTYVILLE SAVINGS BANK	857745	
OK		Full Service	847540	BRANCH	225 EAST BROADWAY AVENUE	KEOTA	IA	52248	KEOKUK	UNITED STATES	Not Required	Not Required	LIBERTYVILLE SAVINGS BANK	857745	
OK		Full Service	2472254	LIBERTYVILLE BRANCH	106 WEST MAPLE	LIBERTYVILLE	IA	52567	JEFFERSON	UNITED STATES	229895	2	LIBERTYVILLE SAVINGS BANK	857745	

VILLAGE INVESTMENT COMPANY

4. Insiders

Listing of each principal shareholder, director, trustee, partner, executive officer or persons exercising similar functions of the bank holding company.

(1) Name and Address	Robert B. Stump Libertyville, Iowa	Sandra M. Stump Libertyville, Iowa	Jill D. Burnett Libertyville, Iowa
(2) Principal occupation	Banker	Homemaker	Banker
(3) Title or position with			
(a) The Bank Holding Company	President, Vice- President & Director	None	Secretary/Treasurer & Director
(b) Subsidiary of the Bank Holding Company	Chairman, President & Director	None	CEO & Director
(c) Any other business	Stump Insurance, Inc. President & Director	Stump Insurance, Inc. Secretary/Treasurer & Director	Secretary/Treasurer Burnett Farms, Inc.
	Managing Member Rebel, LLC		Manager, Village Services, LLC
(4) Number of shares and percentage of each class of voting securities in:			
(a) The Bank Holding Company	3,638 (36.38%)	2,130 (21.30%)	1,020 (10.20%)
(b) Subsidiaries of the Bank Holding Company	None	None	None
(c) Any other business	1,000 shares (50%) of Stump Insurance, Inc. 100% of Rebel, LLC	1,000 shares (50%) of Stump Insurance, Inc.	33% of Burnett Farms, Inc. 12.5% Village Services, LLC

Continued

VILLAGE INVESTMENT COMPANY

4. Insiders

Listing of each principal shareholder, director, trustee, partner, executive officer or persons exercising similar functions of the bank holding company.

(1) Name and Address	Laura E. Gaston Keosauqua, Iowa	Amber Stump McDowell Keosauqua, Iowa	Susan M. Stump Iowa City, Iowa
(2) Principal occupation	Banker	Banker	Homemaker
(3) Title or position with			
(a) The Bank Holding Company	Director	Director	Director
(b) Subsidiary of the Bank Holding Company	Vice President & Compliance Officer	Vice President	None
(c) Any other business	Stump, Inc. President, Secretary, Treasurer, and Director	Stump, Inc. Director	Stump, Inc. Director
	Manager, Village Services, LLC	Manager, Village Services, LLC	
	Iowa Midwest Mutual Insurance, Director		
(4) Number of shares and percentage of each class of voting securities in:			
(a) The Bank Holding Company	803 (8.03%)	803 (8.03%)	803 (8.03%)
(b) Subsidiaries of the Bank Holding Company	None	None	None
(c) Any other business	12.5% Village Services, LLC	12.5% Village Services, LLC	None to Report

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