

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

None

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

I, John Drace

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Wisconsin Bank Services, Inc.

Legal Title of Holding Company

8 Main Street/PO Box 490

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

Black River Falls

WI

54615

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:

John Drace

President

Name

Title

715-284-5341 1325

Area Code / Phone Number / Extension

715-284-7470

Area Code / FAX Number

execmail@jacksoncountybank.com

E-mail Address

www.jacksoncountybank.com

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

John Drace

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.

1141218

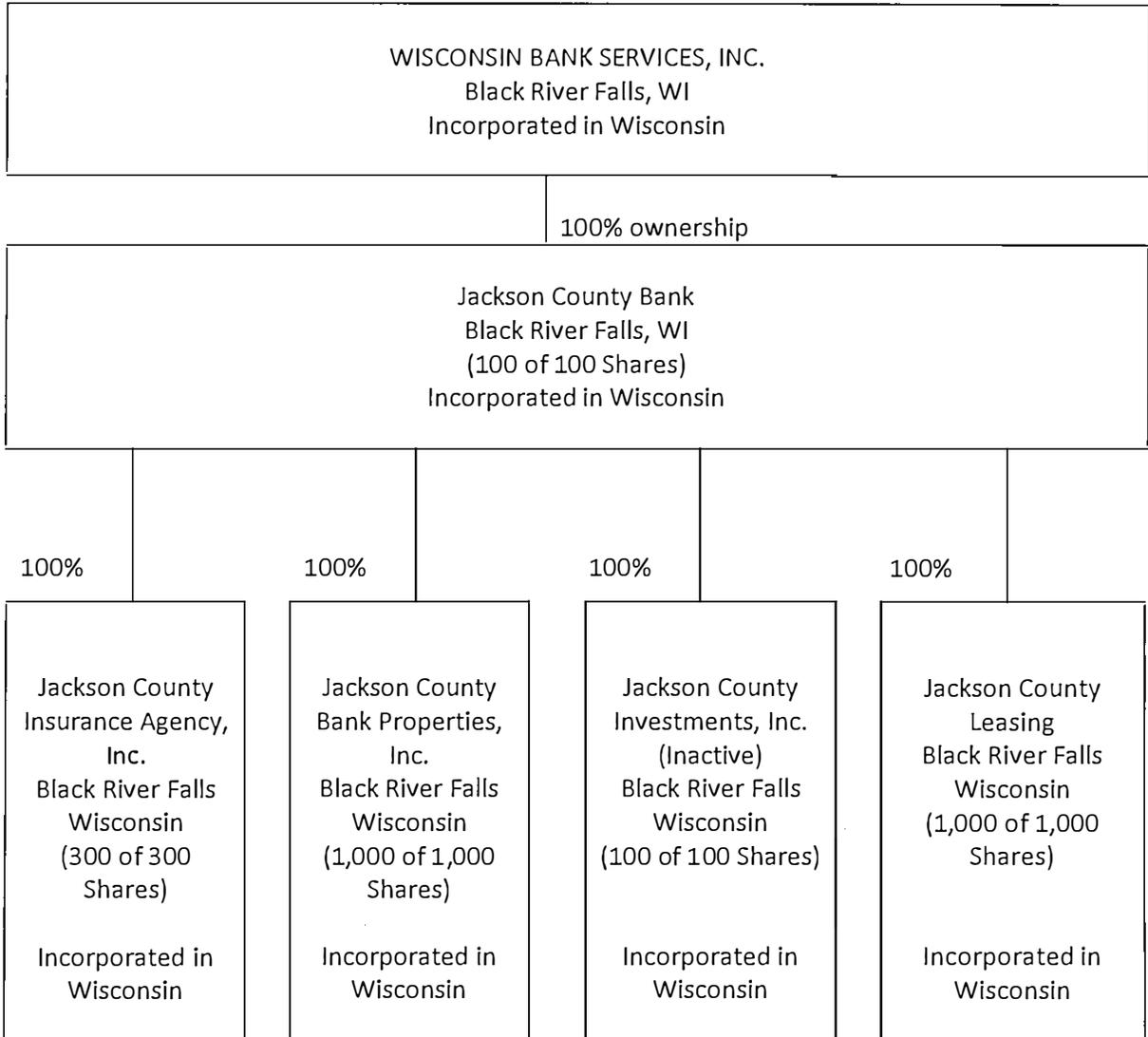
Does the reporter request confidential treatment for any portion of this submission?

- 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

WISCONSIN BANK SERVICES, INC  
 BLACK RIVER FALLS, WISCONSIN  
 Fiscal Year Ending December 31, 2015

- 1 Not applicable. Holding Company does not prepare an annual report for their shareholders.
2. Organization Chart  
 Legal Entity Identifier (LEI): None



See also attached Report Item 2.

3. (1) and (2) See Schedule of Shareholders.
4. See Schedule of Directors and Officers.

WISCONSIN BANK SERVICES, INC.  
Black River Falls, WI  
Incorporated in Wisconsin

Gil Homstad  
Chairman

John Drace  
President  
Treasurer

Fred Goettl  
Secretary

Jackson County Bank  
Black River Falls, WI  
(100 of 100 Shares)  
Incorporated in Wisconsin

Jackson County  
Insurance Agency,  
Inc.  
Black River Falls  
Wisconsin  
(300 of 300  
Shares)  
Incorporated in  
Wisconsin

Jackson County  
Bank Properties,  
Inc.  
Black River Falls  
Wisconsin  
(1,000 of 1,000  
Shares)  
Incorporated in  
Wisconsin

Jackson County  
Investments, Inc.  
(Inactive)  
Black River Falls  
Wisconsin  
(100 of 100 Shares)  
Incorporated in  
Wisconsin

Jackson County  
Leasing  
Black River Falls  
Wisconsin  
(1,000 of 1,000  
Shares)  
Incorporated in  
Wisconsin

Results: A list of branches for your holding company: WISCONSIN BANK SERVICES, INC. (1141218) of BLACK RIVER FALLS, WI.  
The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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)	112444	JACKSON COUNTY BANK	8 MAIN STREET	BLACK RIVER FALLS	WI	54615	JACKSON	UNITED STATES	9494	0	JACKSON COUNTY BANK	112444	
ok		Full Service	2086585	ALMA CENTER BRANCH	141 WEST MAIN STREET	ALMA CENTER	WI	54611	JACKSON	UNITED STATES	233266	1	JACKSON COUNTY BANK	112444	
ok		Full Service	2487034	HIGHWAY 54 BRANCH	616 HIGHWAY 54 EAST	BLACK RIVER FALLS	WI	54615	JACKSON	UNITED STATES	233270	5	JACKSON COUNTY BANK	112444	
ok		Full Service	2076139	HIXTON BRANCH	130 EAST MAIN STREET	HIXTON	WI	54635-97	JACKSON	UNITED STATES	233267	2	JACKSON COUNTY BANK	112444	
ok		Full Service	2077145	MERRILLAN BRANCH	101 NORTH MAIN	MERRILLAN	WI	54754	JACKSON	UNITED STATES	233268	3	JACKSON COUNTY BANK	112444	
ok		Full Service	2071358	TAYLOR BRANCH	211 2ND STREET	TAYLOR	WI	54659	JACKSON	UNITED STATES	233269	4	JACKSON COUNTY BANK	112444	

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WISCONSIN BANK SERVICES, INC.  
 BLACK RIVER FALLS, WISCONSIN  
 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 end.			Securities Holders not listed in (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year.		
(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
Gilbert L. Homstad Black River Falls, WI	United States	1367 9.567%	NONE	NONE	NONE
Marlee or Richard Slifka Black River Falls, WI	United States	1155 8.084%			
James Potter Apple Valley, MN	United States	1052 7.363%			
Peter J. and Jone Hoffman Black River Falls, WI	United States	986 6.901%			

## FORM FR Y-6

WISCONSIN BANK SERVICES, INC  
 BLACK RIVER FALLS, WISCONSIN  
 Fiscal Year Ending December 31, 2015

REPORT ITEM 4: Insiders  
SCHEDULE OF DIRECTORS AND OFFICERS

Name and Address	Principal Occupation	Title or Position With			Percentage of Voting Securities in Holding Company	Percentage of Voting Securities Jackson County Bank	List names of other companies if 25% or more of voting securit
		Wisconsin Bank Services, Inc.	Jackson County Bank	Other Business			
Fred Goettl Black River Falls, WI/USA	Banker	Director, Secretary	Director, Secretary	None	.245%	None	None
Michael Dougherty Black River Falls, WI/USA	Manufacturing D&S Manufacturing Black River Falls, WI	Director	Director	President	.210%	None	None
John M. Drace Black River Falls, WI/USA	Banker	Director, President Treasurer	Director, President Treasurer	None	.630%	None	None
David D. Hoffman Black River Falls, WI/USA	Road Contractor Hoffman Construction Black River Falls, WI	Director	Director	None	2.310%	None	McKenna Berry Co. Northern Sky
Gilbert L. Homstad Black River Falls, WI/USA	Retired	Director/ Chairman	Director/ Chairman	None	9.567%	None	None
James A. Potter Apple Valley, MN/USA	Retired	Director	Director	None	7.363%	None	None
Marlee Slifka Black River Falls, WI/USA	Charitable Fund Lunda Charitable Funds, Inc. Black River Falls WI	Director	Director	None	8.084%	None	None
Dr. Hoyt W. Strandberg Alma Center, WI/USA	Veterinarian Strandberg Veterinary Service Alma Center WI	Director	Director	Partner	.210%	None	Strandberg Veterinar Service