

CommunityBanc, Inc.SM

November 5, 2013

Important Notice Regarding Issuance of Paper Stock Certificates

Dear Valued Shareholder:

CommunityBanc, Inc. will no longer issue traditional paper common stock certificates on any transactions, including stock purchases, transfers or replacement of lost, stolen or destroyed stock certificates. Shares will now be recorded in book entry form on the records of CommunityBanc, Inc. This new process will provide improved security, facilitate transferability and be more environmentally friendly. We will continue to operate as our own transfer agent.

I have included your current statement of share ownership. **Please verify** your existing shares of common stock as well as your post-split amount. The post-split amount will show as a separate line item on this statement and this split will have doubled your shares. On the reverse side are "Frequently Asked Questions" for your convenience and better understanding of this change. Please don't hesitate to contact me directly at 740-454-1600 or via email at msteen@thecombank.com if you have questions or require further assistance.

Thank you for your continued support!

The Spirit of Community is *you*.

Warmest Regards,



Michael R. Steen
President and CEO

Executive Offices
113 North Fifth Street
Zanesville, Ohio 43701
740-454-1600
740-454-3016 Fax
www.thecombank.com

CommunityBanc, Inc.SM

FREQUENTLY ASKED QUESTIONS

Why is CommunityBanc, Inc. no longer issuing paper common stock certificates?

Paper certificates can be easily lost, stolen or destroyed. They are inefficient to hold, protect, and trade and they are expensive to issue and replace. Book entry shares cannot be lost, stolen or destroyed so you avoid the significant cost and effort involved in replacing lost, stolen or destroyed certificates.

Are the paper certificates I have still valid?

Your paper certificates are no longer necessary to keep. The statement of book entry shares is now the official record of the bank. Please VERIFY that your paper certificates balance to this statement during this transition. If so, you may dispose of the old paper certificates.

How will this change affect me?

You will not see any change until a transaction takes place, such as, you purchase more shares, or transfer ownership of shares to another person. At the time a transaction takes place that would have resulted in you receiving a stock certificate in the past, you will instead receive a transaction advice reporting the share transaction – similar to your bank statement.

Can I request a paper stock certificate after I receive a statement?

NO, effective November 1, 2013, CommunityBanc, Inc. will not issue new or replacement stock certificates.

Does holding shares in book entry form have an effect on my dividends?

No, your dividends will not be affected by holding shares in book entry form, whether your account is set up for dividends to be reinvested or paid to you by check or by direct deposit.

When will I receive statements?

You will receive a transaction advice or confirmation detailing any activity affecting your book entry shares shortly after a transaction has taken place. You will also receive statements periodically indicating the number of shares you hold. Plus, you can contact The Community Bank to request an interim statement at any time. It is important to keep your statements for tax purposes.

How can I buy or sell book entry shares through the Market Maker?

You can request the purchase of or sale of all or a portion of your book entry shares by contacting Greig McDonald, Market Maker, at 800.224.1013.

How do I transfer my book entry shares?

The requirements for transferring ownership of book entry shares are the same as for certificated shares. For more information, please contact Greig McDonald, Market Maker, at 800.224.1013.

Executive Offices

113 North Fifth Street
Zanesville, Ohio 43701
740-454-1600
740-454-3016 Fax

www.thecombank.com