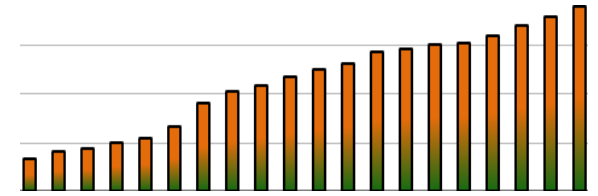


Dividend Reinvestment Plan



**Where there's trust,
there's growth.**

A **convenient and economical** way
for you to
automatically invest your
cash dividends in additional
common shares.

CommunityBanc, Inc.™

CommunityBanc, Inc.™

Michael R. Steen, President and CEO
Downtown Zanesville Office
113 North Fifth Street • Zanesville, Ohio 43701
740-454-1600

For office locations and hours visit:
www.thecombank.com.

This is Not A Proxy. This Shareholder Authorization Card is only for authorization of dividend reinvestment.

I hereby elect to participate in CommunityBanc, Inc. Dividend Reinvestment Plan ("Plan") and authorize and appoint The Community Bank as my agent, subject to the terms and conditions of the Plan set forth in the Plan Summary, to the extent set forth below:

Full Dividend Reinvestment – I want all cash dividends payable on common shares of CommunityBanc, Inc. currently registered in my name or held for my benefit to be applied towards the purchase of common shares of CommunityBanc, Inc. and credited to my account under the terms of the Plan.

Partial Dividend Reinvestment – I want cash dividends payable on _____ common shares of CommunityBanc, Inc. currently registered in my name, which represent less than all of the common shares registered in my name, to be applied towards the purchase of common shares of CommunityBanc, Inc. and credited to my account under the terms of the Plan.
This authorization and appointment is given with the understanding that I may terminate it at any time by notifying The Community Bank in writing.

X _____
Shareholder Signature Printed Name Date

X _____
Shareholder Signature Printed Name Date

Shareholders must sign exactly as their names appear on the Share Certificate(s) evidencing their common shares of CommunityBanc, Inc.. This Shareholder Authorization Card, when fully signed and dated, should be mailed to The Community Bank, 113 N. Fifth Street, Zanesville, Ohio 43701. A self-addressed envelope is provided for your convenience.

To Our Shareholders:

CommunityBanc, Inc. is pleased to offer a Dividend Reinvestment Plan for the exclusive benefit of our shareholders which is described in this summary.

Very simply, the Dividend Reinvestment Plan is a convenient and economical way for you to automatically invest your CommunityBanc, Inc. cash dividends in additional common shares. Enrollment in the Plan is voluntary and may be terminated at any time. Participation in the Plan involves no charges to you for administrative fees or brokerage commissions. If you choose not to enroll and participate in the Plan, you will continue to receive your dividends as in the past.

The Dividend Reinvestment Plan is administered by our wholly owned subsidiary, The Community Bank. Please take a moment to review the Plan that is set forth in this summary. We think you will find the Dividend Reinvestment Plan to be a great way for you to increase your ownership in CommunityBanc, Inc.

If you are interested in participating, simply fill out the enclosed Shareholder Authorization Card and mail it directly to The Community Bank, in the enclosed envelope.

If you choose to participate, instead of sending your dividend check to you, CommunityBanc, Inc. will forward the funds representing your dividend to The Community Bank as administrator for the Plan. The funds will then be used to purchase shares of CommunityBanc, Inc. common stock from available treasury shares or authorized but unissued shares. The price per share will be the "asked" price at the close of business on the date of the dividend payment as described in the Plan. Only full shares will be issued under the Plan, and you should refer to the actual Plan document for details.

CommunityBanc, Inc. pays dividends if, as, and when declared by CommunityBanc, Inc.'s Board of Directors. The Plan does not represent a change in CommunityBanc, Inc.'s dividend policy or a guarantee of future dividends.

FEES

CommunityBanc, Inc. will pay brokerage commissions, if any, and administrative fees connected with your participation in the Plan.

ELIGIBILITY

Participation in the Plan is limited to registered holders of CommunityBanc, Inc. common shares who hold a minimum of 150 common shares of record.

ENROLLMENT

To enroll in the Plan, just complete the enclosed Shareholder Authorization Card and return it to The Community Bank in the enclosed envelope. By marking the appropriate spaces on the Shareholder Authorization Card, you will elect to purchase CommunityBanc, Inc. common shares through one of the following investment options:

A. "FULL DIVIDEND REINVESTMENT" Directs The Community Bank to apply, in accordance with the terms of the Plan, all cash dividends on all CommunityBanc, Inc. common shares then or subsequently registered in your name or held for your benefit towards the purchase of additional common shares under the Plan.

B. "PARTIAL DIVIDEND REINVESTMENT" Directs The Community Bank to apply, in accordance with the terms of the Plan, the cash dividends on only that portion of the CommunityBanc, Inc. common shares registered in your name which you designate in the appropriate space on the Shareholder Authorization Card towards the purchase of additional common shares under the Plan.

You may select either the full dividend reinvestment option or the partial dividend reinvestment option. You may change your method of participation in the Plan at any time by completing a new Shareholder Authorization Card and returning it to The Community Bank.

The Shareholder Authorization Card also appoints The Community Bank as your agent in connection with the Plan, directs CommunityBanc, Inc. to make payment of all or a portion of the funds representing your cash dividends, as specified by you, to The Community Bank, to be used for the issuance of additional CommunityBanc, Inc. common shares in accordance with the terms of the Plan, and directs The Community Bank to apply all cash dividends on CommunityBanc, Inc. common shares held in your name or for your benefit toward the acquisition of additional CommunityBanc, Inc. common shares in accordance with the Plan.

If your signed Shareholder Authorization Card is received at least 15 days before a dividend record date, the Plan will go into effect for you with that dividend. Otherwise, your participation in the Plan will be deferred until the next dividend. If you sell all of your CommunityBanc, Inc. common shares you terminate your participation in the Plan.

TAXATION OF DIVIDENDS

In general, you will be taxed on the dividends that are reinvested on your behalf in the same manner you would have been if the dividends had been paid to you directly. You generally will be treated for tax purposes as having received, on each dividend payment date, a distribution equal to the full amount of the cash dividends payable on both the CommunityBanc, Inc. common shares registered in your own name and the CommunityBanc, Inc. common shares held for your benefit, even though the amount of dividends reinvested is not actually received in cash, but instead is applied to the purchase of CommunityBanc, Inc. common shares under the Plan. Your tax basis in CommunityBanc, Inc. common shares acquired through the reinvestment of dividends will be equal to the amount of the distribution that you are deemed to have received. The distributions described above will constitute taxable dividend income to you. At year end, The Community Bank will send all applicable tax information to you and to the Internal Revenue Service. You are advised to consult with your own tax advisor as to any federal, state, local or foreign tax consequences resulting from your participation in the Plan.

CERTIFICATES

The certificates representing CommunityBanc, Inc. common shares issued to you under the Plan will either be sent to you, without any charge or credited to your book entry account.

VOTING OF COMMON SHARES

Voting of shares will continue as before the plan, that is, either by proxy submitted by the shareholder or in person at shareholder meetings of CommunityBanc, Inc.

NO FRACTIONAL COMMON SHARES ISSUED

While you are a participant in the Plan, the entire amount of your dividend (or, if you select the partial dividend reinvestment option, the designated portion of your dividend) will be used to acquire CommunityBanc, Inc. common shares. If the amount of those funds is not equal to the purchase price of an exact number of common shares, you will be paid a cash dividend representing the fractional balance.

WITHDRAWAL FROM THE PLAN

You may terminate your participation in the Plan at any time and for any reason. To withdraw from the Plan, simply give written notice to The Community Bank at least 15 days before a dividend record date.

QUESTIONS AND CORRESPONDENCE

Please direct all questions and correspondence regarding the Dividend Reinvestment Plan to:

The Community Bank
Michael Steen, President and CEO
113 North Fifth Street, Zanesville, Ohio 43701
Phone: 740-454-1600

Be sure to include a reference to the CommunityBanc, Inc. Dividend Reinvestment Plan with all correspondence. It is important that the Plan records contain your most up-to-date personal information. If you need to request a change of address or update other personal information, please contact The Community Bank, at the address or phone number stated above.

Please Detach and Return Bottom Portion

Shareholder Authorization Card CommunityBanc, Inc. Dividend Reinvestment Plan

113 N. Fifth Street
Zanesville, Ohio 43701

Please print the information below and sign the authorization and appointment located on the reverse side of this Shareholder Authorization Card.

Printed Name 1

Printed Name 2

Street Address

City/State/Zip Code

()

Home Telephone Number

()

Business Telephone Number