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Eric Holsky,
President and CEO

Built Around Community

For more than a century, The Community Bank has paired local expertise with personalized service to support customers, businesses, and communities across east-central Ohio.

"We are completely invested in the communities that we serve," says Eric Holsky, President and CEO of The Community Bank. "We're here to support our communities, their economies, and the people who live and work here. That's what a true community bank does."

Headquartered in Zanesville, The Community Bank has served customers across east-central Ohio since 1902. The bank's 10-branch network spans a four-county region, with a new Hebron branch in development to become the 11th. In addition to personal and business banking services, The Community Bank also offers customers much-needed resources like financial planning and trust services.

As an independent, locally owned financial institution, The Community Bank prioritizes customer service and strong relationships over transactions. That commitment to personal service shapes every aspect of the bank's approach. While community banks are sometimes perceived as lagging in digital banking, for example, The Community Bank invests in modern digital banking tools and aims to provide customers with exceptional personal service.

"Our digital banking services are comparable to what the big banks offer," Holsky says. "At the same time, our customers can always call or come into a branch to talk to a real person, with someone who even knows their name. It's the best of both worlds."

Local Lending, Local Decisions

A community-focused approach is especially important when it comes to business banking. Unlike large national banks, where business lending decisions are often made at corporate headquarters across the country, The Community Bank takes a more locally focused approach.

"We make all of our lending decisions right here," Holsky says. "We consider more than your assets and your credit score. We also consider your character."

This local lending expertise is increasingly important as large banks turn their attention away from small and rural markets. Community banks provide most of the nation's agriculture, small business, and residential construction loans, as these loans are often seen as too risky by the data-driven risk-assessment systems used by large lenders.

"We're able to be successful at local lending because we know our communities better than any black-box algorithm ever could," Holsky says.

Committed to Community

The bank's commitment to local communities goes far beyond lending. At the corporate level, The Community Bank provides direct financial support to a range of area nonprofits and community projects. The bank prides itself on encouraging employees to get involved with the charities that matter most to them.

Holsky says the bank's community involvement has also helped attract new talent. New hires often explain they applied to join The Community Bank team because of its participation in local events.

"They see our presence on social media and what we're doing in the community," he says. "They see that we care, and that's why they want to work here."

Ultimately, Holsky says the bank's mission comes back to community.

"It's right there in our name," Holsky says. "We're not going to do anything that doesn't help our customers, our employees, and our shareholders. We're only going to do the things that make our communities stronger."

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