FULL SERVICE FOR NOW AND YOUR FUTURE

- Estate Planning
- Retirement Rollovers
- Portfolio Management
- Fixed Rate Annuities
- Investment Management
- Corporate Retirement Plans
- Trust and Estate Administration
- College Savings Accounts (529)
- Comprehensive Financial Planning
- Life Insurance Design and Analysis
- Long-Term Care and Estate Planning
- Comprehensive Retirement Planning
- 401(k) Plan Design and Management
- Individual Retirement Accounts (IRA)



A Division of The Community Bank

113 North Fifth Street Zanesville, Ohio 43701

For Now and the Future

740.453.0620

www.thecombank.com

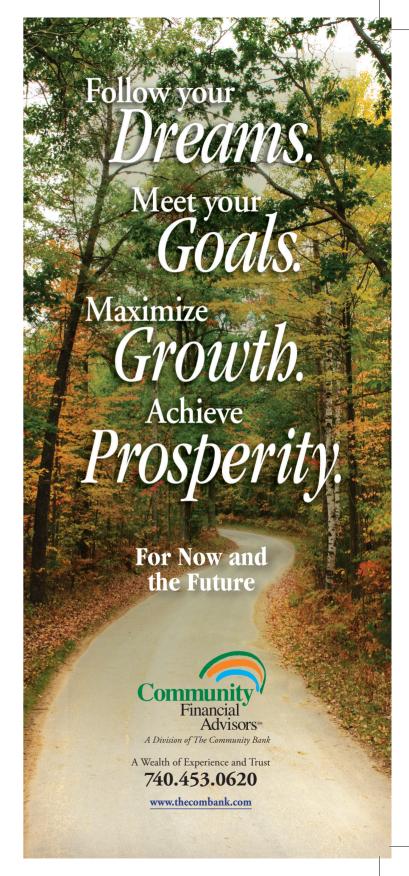




Securities, Advisory Services and Insurance products offered through LPL Financial and its affiliates. Member FINRA/SIPC

Community Bank and Community Financial Advisors are not registered broker/dealers nor affiliates of LPL Financial. Trust and Estate Administration offered by The Community Bank.

Not FDIC Insured / No Bank Guarantee / May Lose Value / Not a Deposit of The Community Bank / Not Insured by any Government Agency



A knowledgeable, experienced team

The Community Financial Advisors team delivers an integration of skills, specialized knowledge and years of experience to the most complex financial circumstances. Our holistic approach allows us to develop customized strategies for all aspects of your financial life while adhering to the highest standards of diligence and transparency.

Managing risk, maximizing return

Our strategic and tactical asset allocation models are methodically evaluated and monitored using a proprietary process developed over many years. Also, a unique set of investment vehicles compliments our core models, such as:

- Alternative Investments
- Individual Fixed Income Securities
- International Securities
- Exchange Traded Funds
- Structured Notes

Trust through independence

We believe in providing clients concise, unbiased counsel in financial planning and investment management. We have no proprietary products to sell or conflicts of interest to sway our judgment.

We are affiliated with LPL Financial, the nation's largest independent broker-dealer and

National Independent Trust Company, one of the nation's leading trust custodians. These relationships assure our clients of unbiased support of independent products and services.

Foundation built on communication

Financial planning is an ongoing process driven by constant communication. All clients have immediate access to our advisor team. Each of our professionals has a diverse, well-defined role and operates at the highest level of the communication process: daily on-line account information, quarterly performance reporting, client newsletters, and personal review meetings with clients.

Our clients also are extended priority attendance privileges at bank-sponsored functions.

A Wealth of Experience and Trust

In an environment of corporate mergers, name changes, buy-outs and the pressure to sell proprietary products, we realize the importance of serving with utmost integrity.

Community Financial Advisors is a hometown firm with broad experience and extensive resources. This is our community and we're committed to help our neighbors invest in productive lives and happy, secure futures.



OUR TEAM



Left to Right: Colin McCall, Bruce Lee, Ron Davis, Chris Clewell, Katie Crabtree.

Colin McCall, CTFA, SVP/Senior Trust Officer

Colin has over 33 years of experience in trust and estate administration. As Senior Trust Officer, he has the comprehensive knowledge of fiduciary laws and regulations that affect your trusts. He can develop a tax efficient plan to maintain and ultimately transfer wealth.

Katie Crabtree, Client Services Coordinator

Katie has over 12 years of banking and management experience, as well as a Bachelor of Science degree in Accounting.

Ron Davis, CFP, SVP/Senior Financial Officer

Ron has over 24 years of investment and wealth management experience. He currently works for over 270 clients, across 11 states. His areas of focus are: comprehensive retirement planning for individuals; retirement plan design and administration for family-owned businesses, and investment portfolio management for not-for-profit organizations and endowments. He has been a Certified Financial Planner (CFP) since 2000.

Chris Clewell, CFP, VP/Investment Officer

Chris has over 14 years of investment management and financial services experience. His experience includes retail banking, insurance services, financial planning, and investment management in the banking and insurance industries.

Bruce Lee, CFP, SVP/Senior Investment Officer

Bruce has over 30 years of investment and financial planning experience and has been a Certified Financial Planner since 1992. Primary areas of focus include risk management, tactical asset allocation, investment management, comprehensive retirement planning, and financial planning for individuals, non-profit organizations and foundations.