



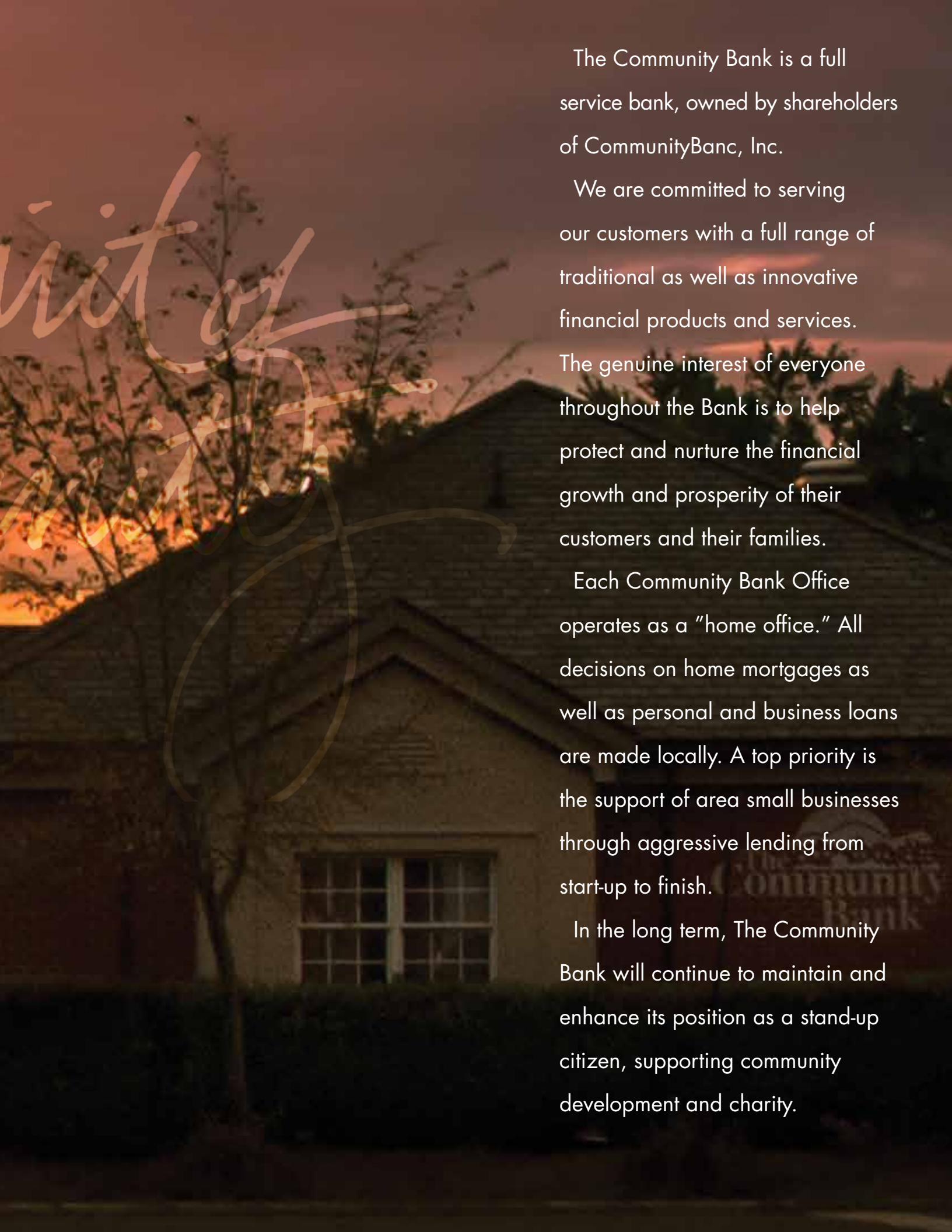
THE SPIRIT  
— of —  
*Community*





The Sp  
Comm





The Community Bank is a full service bank, owned by shareholders of CommunityBanc, Inc.

We are committed to serving our customers with a full range of traditional as well as innovative financial products and services. The genuine interest of everyone throughout the Bank is to help protect and nurture the financial growth and prosperity of their customers and their families.

Each Community Bank Office operates as a "home office." All decisions on home mortgages as well as personal and business loans are made locally. A top priority is the support of area small businesses through aggressive lending from start-up to finish.

In the long term, The Community Bank will continue to maintain and enhance its position as a stand-up citizen, supporting community development and charity.



THE SPIRIT  
— of a —  
*Legacy*

1902

**B**ack in the 1890's Crooksville, Ohio was a bustling town of merchants, manufacturers and farmers who cultivated the surrounding lands. The one thing missing was a bank.

Therefore, the townspeople had to travel to neighboring towns to do their banking. Of course, that included Crooksville's businessmen. This inconvenience prompted a group of merchants and businessmen to initiate the establishment of The Crooksville Bank. It opened for business in 1902. The rest is history.

86 years later, The Crooksville Bank expanded into South Zanesville by opening an office on Maysville Pike. In 1992 the Bank's name was changed to The Community Bank to reflect a passion to meet the needs of a growing community.

Today, the original Crooksville Bank building still stands in its same location and continues to serve family generations spanning over one hundred years. Its legacy is the Spirit of Community that drives everything we do throughout the entire Community Bank family.





**Board of Directors**

*Left to Right: (Standing) Randy Buckley, David Birkimer, Monica Martinelli, John Allen; Secretary, Tom Barone, Dr. Paul Brown. (Seated) Michael Steen; Vice Chairman/CEO, Terry Goss; Chairman, Doug Waltman.*

MISSION STATEMENT

*Our Mission Statement clearly reflects the resolve of our original 1902 Board of Directors. It remains today as the charge of our current Board.*

*The mission of CommunityBanc, Inc. is to contribute to the growth, security and prosperity of the communities in which we serve, by providing quality financial services to its residents and businesses.*

*By managing a safe and secure financial institution, we will enhance and maintain public confidence and trust throughout our service area and beyond, while maximizing return for our shareholders.*

CommunityBanc, Inc.™

CommunityBanc, Inc. is the parent company of  
The Community Bank and  
The Community Loan Company.  
[www.thecombank.com](http://www.thecombank.com)

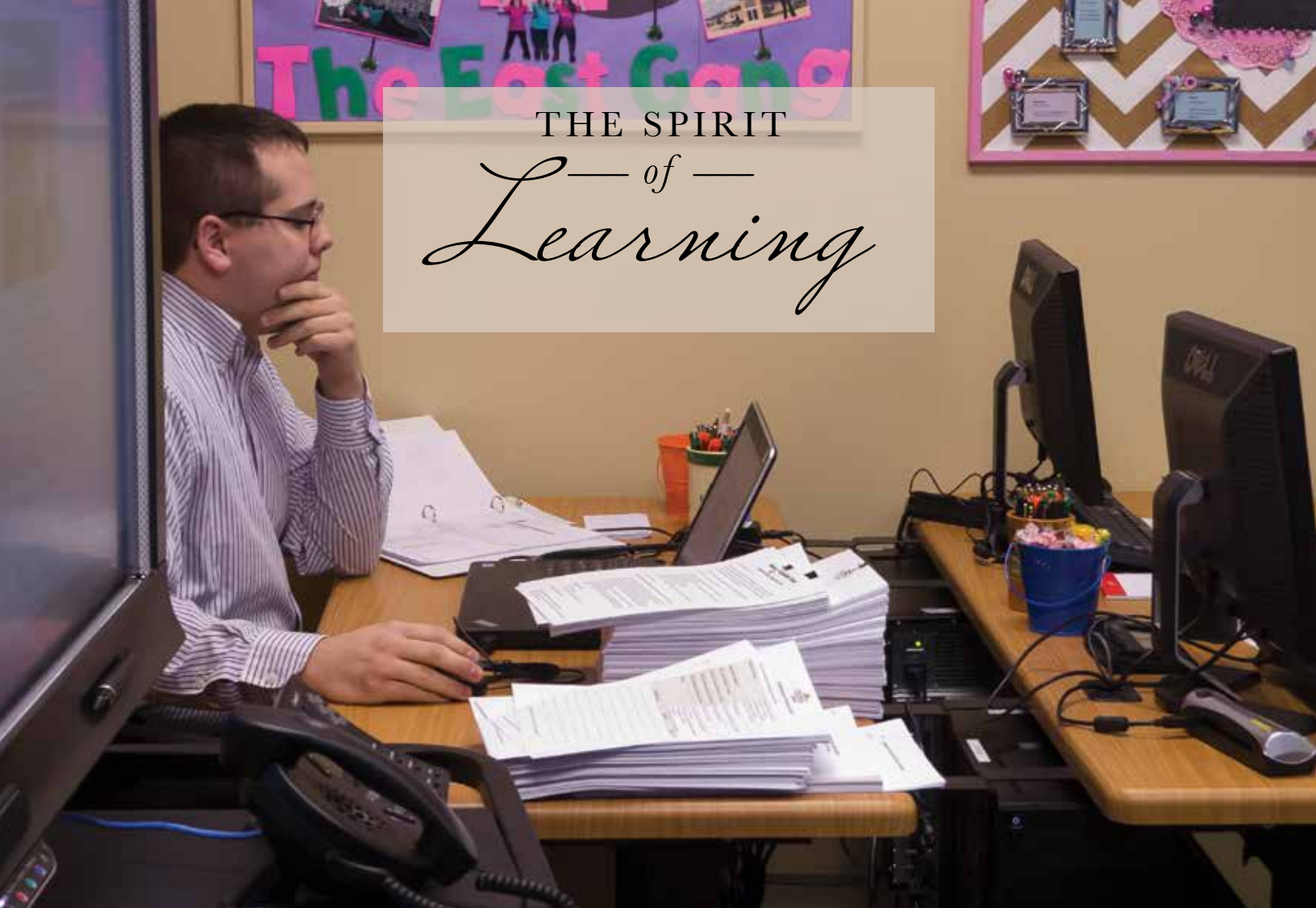
The Community Bank

The Community Loan Company  
[www.thecomloan.com](http://www.thecomloan.com)

Community Financial Advisors™  
A Division of The Community Bank

A Tried and True Timeline:

- 1902: Crooksville Banking Office was established
- 1988: South Zanesville Banking Office
- 1992: Name changed to The Community Bank
- 1997: West Zanesville Banking Office
- 2002: The Community Loan Company was established
- 2003: North Zanesville Banking Office
- 2006: East Zanesville Banking Office
- 2007: New Bank headquarters and Downtown Zanesville Office established as the hub for the Company
- 2008: Acquisition of Community Financial Advisors
- 2009: Frazeytsburg Banking Office
- 2012: New Concord Banking Office
- 2012: Heath Lending Center
- 2015: 2nd Loan Company Office in Heath
- 2015: Cambridge Banking Offices
- 2015: 3rd Loan Company Office on North Maple Avenue in Zanesville



THE SPIRIT  
— of —  
*Learning*



**Community College becomes the brand  
for raising the bar in employee training.**

**W**e believe that in order to sustain The Community Bank's position as a relevant and valued member of the community, we will make the continued progress and development of our people a top priority.

Through enhanced training programs we can unlock the potential of our employees and

hone their respective talents. Through this quality training initiative, the leadership within our Bank and in the community will emerge.

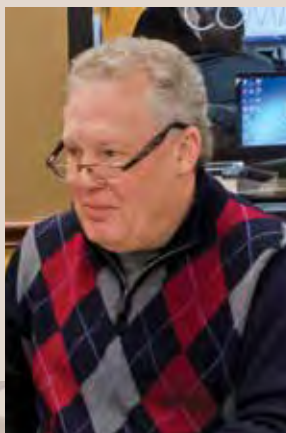
We will not only raise the level of knowledge, expertise and service, but will instill the spirit of learning that is so crucial to sustaining our culture.





*“Our new approach to training builds teamwork and camaraderie... relationships. Our people feed off each other. And, that kindles the competitive spirit needed in order to excel. After all, the bottom line for us is to strengthen the capability of each office to make its own local decisions.”*

**Michael Steen**  
President / CEO





# THE SPIRIT — of — *Teamwork*

Each employee of The Community Bank is connected by a common passion to make a difference. Creativity, competition and excitement abound no matter the occasion, whether inside the Bank or out in the community.

Regardless of Banking Office location or job responsibilities, a commitment to our Bank's mission brings us together as a team.

Our belief in one another and our caring for the customers and the community bring us together as a family.







THE SPIRIT  
— of —  
*Stepping Up*

**CHARITY FUND**

*The CommunityBanc, Inc. Charity Fund is designed to give employees an opportunity to make company-matched financial donations on a per pay basis. The funds accumulate in a Charity Fund checking account and are used to help employees, customers and community members through difficult times.*

Over the years, The Community Bank has given significant financial support to a diverse range of charitable efforts and community organizations. Throughout our community, thousands donate their time, talent and energy to help our neighbors in need.

Among these volunteers are many Community Bank employees who passionately serve in a variety of ways for many causes. Though we have always encouraged volunteerism, we're gratified that caring about our neighbors seems to naturally fit the lifestyle of The Community Bank family.

That's why Stepping Up for our community will always be at the core of our culture.



*“There’s really a difference between a community bank and a local bank. Many out-of-town big banks call themselves ‘local’ because they have branches here, but the decisions are made somewhere else. Each Community Bank Office is like a home office that takes care of a neighborhood. ‘Community’ is spirit, it’s being involved. It’s taking care of your neighbors, taking care of each other. That’s what ‘community’ is...and, our people get it.”*

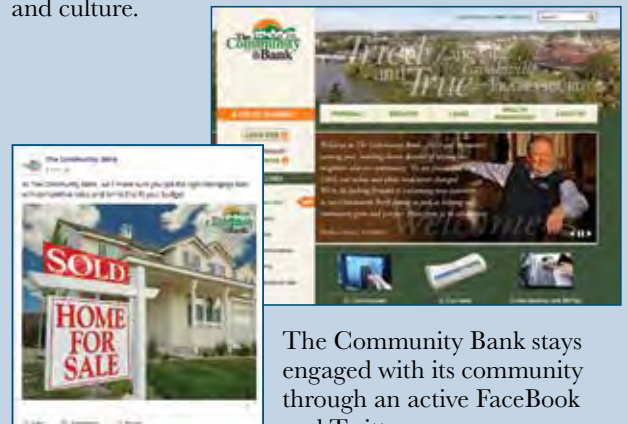
## THE SPIRIT — of — *Communication*

Our investment in marketing, advertising and other external communications has galvanized our connection with the people of the community. Since we began to take our story to the marketplace, The Community Bank has thrived at a new level. Our unwavering commitment to our values, the dedication of our people and a strong business integrity are at the core of our story. And, it’s a great story to tell.

Michael Steen, President and CEO, has played a prominent role in delivering our message with passion and sincerity.

Online Banking with Bill Pay has become a convenient way of life for customers of The Community Bank. They can open accounts and make all their banking transactions when and wherever they choose.

**[www.thecombank.com](http://www.thecombank.com)** provides information on our complete product mix as well as an overview of our story and culture.



The Community Bank stays engaged with its community through an active FaceBook and Twitter presence.



# Serving our Community, Neighbor by Neighbor

Wherever our customers live or work  
there is a Community Bank Office nearby.  
The managers and employees of each  
“Hometown Bank” are caring and  
trusted neighbors.



## Office Locations

### **Crooksville Office and ATM**

42 East Main Street  
Crooksville, Ohio 43731  
740-982-5010

### **Cambridge Downtown Office and ATM**

902 Wheeling Avenue,  
Cambridge, Ohio 43725  
740-432-4957

### **Cambridge Southgate Office and ATM**

61246 Southgate Parkway  
Cambridge, Ohio 43725  
740-432-4000

### **Downtown Zanesville Office and ATM**

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

### **East Zanesville Office and ATM**

4990 East Pike  
Zanesville, Ohio 43701  
740-452-2072

### **Frazeysburg Office**

10 West Third Street  
Frazeysburg, Ohio 43822  
740-828-3500

### **Heath Lending Center and ATM**

1102 Hebron Road  
Heath, Ohio 43056  
740-522-8900

### **New Concord Office and ATM**

199 West Main Street  
New Concord, Ohio 43762  
740-826-1100

### **North Zanesville Office and ATM**

3795 NorthPointe Drive  
Zanesville, Ohio 43701  
740-450-3500

### **South Zanesville Office and ATM**

2750 Maysville Pike  
Zanesville, Ohio 43701  
740-454-2265

### **West Zanesville Office and ATM**

3960 Dillon Falls Road  
Zanesville, Ohio 43701  
740-450-2781

## Additional ATM Locations

### **Crooksville ATM**

91 South Buckeye Street  
Crooksville, Ohio 43731

### **Dresden ATM**

67 W. Dave Longaberger Ave.  
Dresden, Ohio 43821

### **Frazeysburg ATM**

220 West Third Street  
Frazeysburg, Ohio 43822

### **Heath ATM**

1102 Hebron Road  
Heath, Ohio 43056

### **OUZ Subway ATM**

1305 Newark Rd.  
Zanesville, Ohio 43701

### **Zanesville ATM**

1103 Linden Avenue  
Zanesville, Ohio 43701



## Community Financial Advisors

113 North Fifth Street  
Zanesville, Ohio 43701  
740-453-0620



## Loan Company Office Locations

### **Heath Office**

1102 Hebron Road  
Heath, Ohio 43056  
740-522-8899

### **North Zanesville Office**

2816 Maple Ave.  
Zanesville, Ohio 43701  
740-487-1234

### **South Zanesville Office**

Maysville Center  
2919 Maysville Pike  
Zanesville, Ohio 43701  
740-450-4700

# CommunityBanc, Inc.™



[www.thecombank.com](http://www.thecombank.com)

The Community Bank • 113 North Fifth Street, Zanesville, Ohio 43701 • 740-454-1600