

Tried and True.

Shareholder Notes of Interest

CommunityBanc, Inc.

January 2010



Frazeysburg Office

Celebrate Our Success

We are so pleased to report to you that The Community Bank, Community Loan Company, and the parent company, CommunityBanc, Inc. have all set earnings records in 2009. The bank reached the \$1,000,000 milestone for the first time ever!!! Unaudited year end financials also show that deposit growth of the bank is roughly \$45 million during 2009...that's 31% growth in ONE year! Loans have also grown by 15% in the same time period. We will send you the final audited financial reports in late March/early April, prior to the Annual Shareholders Meeting.

Thanks to Our Frazeysburg Friends!!

Our newest office in Frazeysburg that opened in April 2009 has been an overwhelming success, already drawing in close to \$5 million in deposits in just over 8 months. We have a great team at the office led by Becky Vansickle. Thanks to all our local friends that have supported us.

Keep Your Money Local

A national movement is underway advising people to move deposits to <u>local</u> banks like ours. You can see from earlier information in this newsletter that it is happening in Zanesville, Crooksville and Frazeysburg!!! Visit <u>http://moveyourmoney.info/</u> and watch a short video based on the Christmas favorite "It's a Wonderful Life". This is a very informational video, please enjoy it and share it with as many people as possible.

Dividend Enclosed

Your Board of Directors is pleased to declare and issue a \$.23 per share cash dividend (adjusted for August 2009 stock split) for the Shareholders of Record as of December 31, 2009. Your check is enclosed along with your 2009 dividend tax form.

Community Common Stock Offering

Common Stock is currently being sold to <u>new</u> and existing shareholders per the offering circular. Please contact Greig McDonald at 800-224-1013 if you wish to buy additional shares at \$37.50 per share. Management continues to request your referrals of family and friends as new shareholders. Please have interested individuals contact Michael Steen at 740-454-1548 or at msteen@thecombank.com.

Dividend Reinvestment Participants

For those shareholders participating in the Dividend Reinvestment Plan, your stock certificates that reflect the new shares from your reinvestment will be mailed to your shortly.

Downtown Office Update

After only two years at our Downtown Zanesville location, the office continues to produce terrific results. We projected our breakeven on the office at 18 months from opening yet actual results gave us a breakeven after only 11 months. Office Manager Ginger Boetcher and her staff are doing a tremendous job!

Community Financial Advisors

In 2009 Community Financial Advisors (Our Wealth Management Department) grew total assets under management by roughly 15%. Excellent results in a tough environment. The professionals in our Community Financial Advisors group, through a combined 88 years of experience, have seen 6 bear markets, 5 credit crisis, 4 real estate busts, and 3 currency evaluations. There is no doubt that their expertise has been tested and their success impressive for thousands of investors and financial management clients. Through these turbulent times they can be trusted with the straight answers and productive advice you need for a positive financial outcome. Contact them at 740-453-0620.

Annual Shareholders Meeting

The annual meeting will be held Thursday, April 22^{nd} , time and location to be announced.

Crooksville Office 42 E. Main Street Crooksville, OH 43731 740-697-7321 South Zanesville Office 2750 Maysville Pike Zanesville, OH 43701 740-454-2265

Downtown Zanesville Office 113 N. Fifth Street

Zanesville, OH 43701

740-454-1600

West Zanesville Office 3960 Dillon Falls Road Zanesville, OH 43701 740-450-2781

www.thecombank.com

North Zanesville Office 3795 NorthPointe Drive Zanesville, OH 43701 740-450-3500

Frazeysburg Office 10 W. Third Street Frazeysburg, OH 43822 740-828-3500 East Zanesville Office 4990 East Pike Zanesville, OH 43701 740-452-2072