



Tried and True.

Something of interest from your bank

CommunityBanc, Inc.

December 2015

Reminder

Deadline for Rights Offering Discount Approaching

As an existing shareholder, the time is quickly running out for you to purchase additional common shares at your discounted price of \$26.00 per share. **February 29, 2016 is the discount deadline.** After that date and through at least May 31, 2016, you may still buy shares, but at our current market rate of \$26.50 per share.

Many of you have worked with Greig McDonald at Community Banc Investments and you may call him if you have questions at 1-800-224-1013. Should you prefer to contact Michael Steen directly, please feel free to call 740-454-1600.

Thank you for the confidence you have placed in us and for your continuing support of our Company's growth.

Market Value of Your Stock

Community Banc Investments (800-224-1013) is quoting your stock, as of November 30, 2015, as having a bid price of \$25.25 and an ask price of \$26.50.

Dividend Declared

Your Board of Directors is pleased to declare and issue a \$0.13 per share dividend for Shareholders of Record as of December 16, 2015. Your check is enclosed. We have prudently maintained the stock dividend while keeping required capital levels.

If you are signed up for the Dividend Reinvestment Plan, the cash portion of the dividend for partial shares is enclosed, as well as a confirmation for whole shares you requested to be reinvested.

Dividend Reinvestment Plan

For those shareholders who have elected to reinvest dividends, your new shares are reflected on the enclosed confirmation. **If you have not yet signed up, simply complete the authorization section of the enclosed Dividend Reinvestment Plan to purchase additional shares of stock (stock dividends) in lieu of receiving cash dividends.** This helps retain working capital in our Bank, with which we can achieve more growth and profit, as well as continue to increase your investment as a shareholder!

48% of our shareholders have already done so!

Book Entry Stock Records Reminder

CommunityBanc, Inc. does not issue traditional paper common stock certificates. Shares are recorded in book entry form on the records of CommunityBanc, Inc. This provides improved security, facilitates transferability and is more environmentally friendly. We will continue to operate as our own transfer agent. Please feel free to contact Adele Gall, VP/Accounting Officer, at 740-454-1600 if you have questions.

Financial Results

We continue to produce extremely favorable financial results through November 30, 2015. The numbers discussed below are, of course, unaudited at this time.

Deposits continue to flow in and have increased 7.76% from December 31, 2014. This is very encouraging since a high percentage of these deposits are what we consider to be "core", which means they are reasonably priced and will probably stay with us for the long-term.

Our overall consolidated asset growth through November 30, 2015 is 5.71%. Consolidated earnings continue to be very good, up approximately 4.18% for a trailing 12 months.

(Over)

Community Financial Advisors

Business Owners and Professionals - 2016 brings new Department of Labor rules for employer-sponsored 401(k) plans. If you are a business with a 401(k) plan, contact the team at Community Financial Advisors (CFA) for a complementary review of your plan. The CFA team has over 20 years of experience in designing, managing and administering retirement plans. CFA will review your plan's document, investment options and expenses, and will provide you with a comprehensive 5-page report. This review could save you significant expenses and be very helpful in the event of a costly and time-consuming plan audit.



A Division of The Community Bank

740-453-0620

www.thecombank.com

Need A Loan? GO FOR IT!

We're Lending.

Whatever your dreams, plans or purpose, we're here to make it happen.

We personally invite you to stop in to see us about an affordable loan to get whatever you need or want... a new home, car, a room

addition or just a chance for a much deserved getaway. Our rates are competitive and our decisions are made right here in the neighborhood. We are your **one-stop local lending solution** and are committed to making your dreams become reality. So, if you need to borrow, come to us first; it will be your last stop.



Competitive Rates

Affordable Payments

Local Decisions

Flexible Terms

Experienced Lenders

Quick Approval and Processing

Personal Service

Annual Meeting Set

Our Annual Shareholders Meeting will be held Thursday, April 21, 2016. We welcome you to join us for great food and fellowship! *More information will be forthcoming in March along with our 2015 Annual Report.*

Recent Loan Company

North Zanesville Expansion

We are very excited to announce that we have opened a 3rd Community Loan Company Office in North Zanesville at 2816 Maple Avenue (close to WalMart). This new office is allowing us to better serve the North end of Zanesville with providing consumer finance products. Hope Stephenson is leading this new effort and we are confident with her experience in lending and local presence she will provide the expertise and knowledge to serve this area.

Please stop by our office to visit, call us at 740-487-1234, or you can visit us online at www.thecomloan.com. We're just a loan call away!

It is a privilege to serve our shareholders and customers,

Terry L. Goss
Board Chairman

Michael R. Steen
President and CEO