



Tried and True.

Something of interest from your bank

CommunityBanc, Inc.

January 2015

Welcome Our Newest Board Members



Terry L. Goss, Chairman of the Board, is pleased to announce the appointment of its two newest Board Members, effective January 1, 2015. **Dr. Paul Brown**, who became Zane State College's fifth president in January of 2004 and **Ms. Monica Martinelli**, who became the sole owner of Y-Bridge Broadcasting, Inc. in 2012. The Board of Directors plays a critical role in policy decisions, authorizes rulemaking and oversees the Bank's operations. These new additions to our Board shows the importance we place on identifying and securing the best talent available to serve our shareholders, customers and communities.

We are very fortunate to have diverse, experienced business and community leaders that embody the spirit of Community while bringing creativity, energy and new ideas for the

development of community banking to the table. Their guidance helps us be a reliable partner in our communities as we continuously strive to strengthen the markets we serve.

Continuing their Board service are seven long-time Board Members: Terry L. Goss, Chairman; Michael R. Steen, Vice Chairman and CEO; John Allen, Secretary; David Birkimer; Tom Barone; Randy Buckley and Doug Waltman.

Dividend Declared

Your Board of Directors is pleased to declare and issue a \$0.13 per share dividend for the Shareholders of Record as of December 16, 2014. 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.

SIGN UP TODAY!

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!

WE STRONGLY ENCOURAGE YOU TO TAKE ADVANTAGE OF REINVESTING YOUR DIVIDENDS TO BUY MORE SHARES, 46% of our shareholders have already done so!

Market Value of Your Stock

CommunityBanc Investments, Incorporated (800-224-1013) is quoting your stock, as of November 30, 2014, as having a bid price of \$23.00 and an ask price of \$24.10.

(Over)

Community Financial Advisors

We are pleased to announce that Katie Crabtree has joined our Community Financial Advisors (CFA) team, as Client Services Coordinator. In this role, Katie will exceed our client's expectations and play a key part in supporting administrative functions. Katie has 6 years of previous banking experience, as a Customer Service Representative, Personal Banker Assistant, Account Relationship Associate and Team Lead during her employment with Huntington Bank. Katie holds a bachelor's degree in accounting from Franklin University. She resides with her family in Zanesville, Ohio. We encourage you to stop by our office to say hello and introduce yourself to Katie.

MIGHT 2015 BE A GOOD TIME FOR A SECOND OPINION OF YOUR FINANCIAL FUTURE?

We invite you to schedule a time to meet with one of our experienced financial professionals by calling 740-453-0620.

Annual Meeting Set

Our Annual Shareholders Meeting will be held Thursday, April 23, 2015. We welcome you to join us for great food and fellowship!
More information will be forthcoming in March along with our 2014 Annual Report.

Financial Results

We continue to produce extremely favorable financial results through November 30, 2014. The numbers discussed below are, of course, unaudited at this time.

Deposits continue to flow in and have increased 7.61% from December 31, 2013. 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, 2014 is 9.77%. Consolidated earnings continue to be very good, up approximately 9%. While our delinquency and non-performing loan totals remain below peer bank levels, our earnings strength has allowed us to continue to increase our Loan Loss Reserve.

Book Entry Stock Records Reminder

CommunityBanc, Inc. no longer issues traditional paper common stock certificates on any transaction, including stock purchases, transfers or replacement of lost, stolen or destroyed stock certificates. Shares will now be recorded in book entry form on the records of CommunityBanc, Inc. This new process will provide improved security, facilitate transferability and be 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.

President Michael Steen Presented with Banker of the Year Award

Michael R. Steen was recently presented with the Ohio Bankers League's (OBL) 2014 BankPac Shining Star-Banker of the Year Award. Steen received the award for his exemplary work with both federal and state government on behalf of the Ohio banking industry.

"Michael Steen is a great leader for the Ohio banking industry," said OBL President and CEO Mike Adelman. "He has personally been a tireless supporter of the industry's political efforts, encompassing grassroots leadership as well as financial support. Steen has worked to build solid relationships with all the key elected officials in the bank's market. The entire industry has reaped the benefits of his work."

In 2014, Steen joined the board of a national industry grassroots organization *The Friends of Traditional Banking* as its Ohio representative. The group, comprised of bankers from 50 states, is a network of industry professionals who recognize the critical role traditional banking plays in local economies and are committed to defending it from misguided laws and overregulation.

**It is a privilege to serve our
shareholders and customers,**



Terry L. Goss
Board Chairman



Michael R. Steen
President and CEO