



Tried and True.

Something of interest from your bank

CommunityBanc, Inc.

June 2014



Community College

Our brand new state-of-the-art training space, *Community College*, is far more than a training venue; it's an attitude... an environment that combines the personalities, creativity and commitment of our people. The Community College training "curriculum" will address many banking topics, such as bill-pay, money management, personal finance, business cash management, budget planning, estate planning, and mortgage loans. Community College is as important for our customers as it is for our own internal training initiatives.

Mr. Steen Selected as Ohio's Traditional Community Banking Representative

Michael Adelman, OBL's President and CEO, recently announced his selection of our President and CEO Michael R. Steen to represent the entire State of Ohio in a newly formed effort to uphold "Traditional Community Banking" in America. Michael will serve as Ohio's voice on the "50-State Banker Board" for input on crucial national and state banking topics.

"There is perhaps no other sector of our economy that is more critical to the economic future of every American. I am honored to

represent the entire banking industry while making strides to change the perceptions and the political treatment of traditional community banking," said Michael R. Steen, President and CEO.

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, over 30% of our Shareholders have already done so!

Annual Shareholders Meeting

Thank you to all who attended our Annual Shareholders Meeting this past April! It is always a nice evening for our Shareholders to gain valuable information while enjoying the company of fellow Shareholders.

Dividend Declared

Your Board of Directors are pleased to declare and issue a \$0.13 per share dividend for the Shareholders of Record as of June 2, 2014. Your check is enclosed. **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 reinvested.**

We have prudently maintained the stock dividend while keeping required capital levels. Hopefully capital levels will be determined soon by the regulators. Yes, you are right... we have been waiting 3 years for a decision by the governing bodies.

Market Value of Your Stock

CommunityBanc Investments, Incorporated (800-224-1013) is quoting your stock, as of June 2, 2014, as having a bid price of \$22.40 and an ask price of \$23.50.

Engage with The Community Bank

Be sure to check us out on Facebook, follow us on Twitter and connect with us on LinkedIn!

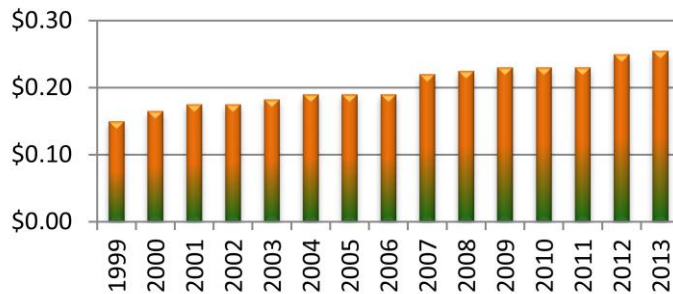


The Bank's Facebook page reached 500 likes within the first month of being live!

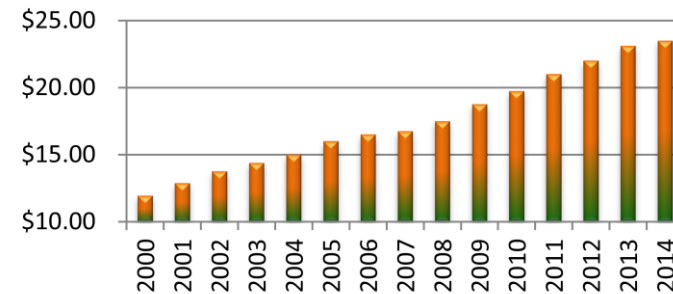
(Over)

15 Year Stock Performance of CommunityBanc, Inc., parent company of The Community Bank

Dividend per Share



Ask Price



Price adjustments from the following stock splits are reflected in the above pricing, 2/1-2000, 2/1-2002, 2/1-2009, 2/1-2013. This is the increase in market value of CommunityBanc, Inc. This is a reflection of past performance of CommunityBanc, Inc. and should not be considered a projection of future performance. FUNDS HELD IN BANK STOCK ARE NOT INSURED BY THE FDIC or any other government agency. Investments involve varying degrees of risk, including loss of principal.

Financial Results

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

Deposits continue to flow in and have increased 6% 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 May 31, 2014 is 6.7%. Consolidated earnings continue to be very good, up roughly 10%. This strength has allowed us to continue to beef up our Loan Loss Reserve, while our delinquency and non-performing loan totals remain below peer bank levels.

Community Financial Advisors



Community Financial Advisors (CFA), the wealth management division of the bank, has continued its consistent growth adding \$9.5 million in new client assets in the first 5 months of 2014. CFA now manages nearly \$200 million in assets for clients. 2014 brings new challenges such as recent tax law changes, record equity valuations and continued low interest rates. Might this be a good time to review your financial situation and explore alternative fixed-rate investments? We invite you to contact one of our experienced financial professionals by calling 740-453-0620.

iHELP Student Loans

The Community Bank now offers an exclusive program designed to take the stress out of paying for college education... iHELP Student Loans and iHELP Consolidated Student Loans!

There has been a critical need for our neighbors to have access to college financing options which makes us proud to be the exclusive local provider of this resource. Find out more on our website www.thecombank.com and our customer service representatives are always available to assist you.



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

Terry L. Goss
Board Chairman

Michael R. Steen
President and CEO