



# *Tried and True.*

*Something of interest from your bank*

CommunityBanc, Inc.

June 2015



## The Community Bank is Coming to Cambridge

We are excited to inform you that The Community Bank is expanding into the Cambridge area! We are acquiring two Community Savings full service Banking Offices located on Southgate Parkway and Wheeling Avenue.

As you know, New Concord was our first venture heading towards Guernsey County, and now, our move into Cambridge fits our strategy to introduce our "Hometown Spirit" whenever and wherever there's a viable opportunity.

CommunityBanc, Inc. has enjoyed continued growth over the years. Among the many reasons for our success is the uncompromising protection of our culture. For you as Shareholders, this translates to real value on the bottom line.

With the acquisition of these Banking Offices we will have reached the milestone of over \$400 million in assets! This puts The Community Bank near the top quarter of Ohio banks by asset size and a 400% increase in assets over the past 15 years.

Of course this purchase transaction is subject to regulatory approval. Our tentative date for the conversion is July 17, 2015.

Please join us in welcoming the employees and the many additional Guernsey County customers to The Community Bank!

## 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 June 1, 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.

**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 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 June 1, 2015, as having a bid price of \$23.40 and an ask price of \$24.50.

(Over)

### Stock Pledge Form

With the acquisition of the Cambridge Banking Offices and the expansion of the Community Loan Company we are exploring the possibility of an additional stock offering to existing and prospective Shareholders. With continued regulatory pressure on capital we will need additional capital to support the Company's continued growth. You were recently mailed a Stock Pledge Form that will allow you to pledge to purchase shares should CommunityBanc, Inc. proceed with the Offering. If you pledge to purchase shares and CommunityBanc, Inc. decides NOT to proceed with the Offering, you will be informed of this decision. The Stock Pledge Form is not an obligation and you can revoke your pledge at any time.

**Please return form by June 30!**

### 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.

### Community Financial Advisors

Retiring... Changing Jobs... Selling A Home or Business... Concerned About Record Low Interest Rates? Then we invite you to contact Community Financial Advisors (CFA), the Wealth Management Division of The Community Bank. Staffed with three Certified Financial Planners (CFP®) and a Chartered Trust and Estate Advisor (CTFA), our team of professionals has the experience to help you navigate life's challenges. CFA now manages over \$200 million in assets for clients.

**We invite you to contact one of our experienced financial professionals by calling 740-453-0620.**

### Community Loan Company Expansion

We are very excited to announce that we will be opening a new Community Loan Company Office in Heath at the current location of our Heath Lending Center. This new office will expand our presence into the Licking County area and round out our lending products to this market by providing Consumer, Mortgage, and Commercial loans. Jordan Maier will be leading this new effort and we are confident with his experience in lending and local presence he will provide the expertise and knowledge to serve this area. Jordan is a lifelong resident of Heath and is actively involved in the local community.

### Financial Results

We continue to produce consistently favorable financial results through May 2015. The numbers discussed below are unaudited at this time.

Deposits growth is steadily increasing at 3.13% from May 31, 2014. Loans have increased 8.85% or \$21.7M from May 31, 2014. We pride ourselves on the investment we continue to make in our local economy.

Our overall consolidated asset growth through May 31, 2015 is 1.16%. Consolidated earnings continue to be very good, up approximately 5.41%.

### Free Community Shred Day

The Community Bank is always looking for ways to give back to its community and this year we offered a Free Community Shred Day. Identity theft and fraud are becoming a more common threat for individuals and businesses and this free service allowed community members to safely and securely dispose up to 100lbs of unwanted paperwork. The day was a success and we destroyed 5,160 pounds (2.58 tons) of sensitive documents.

**Look for the event in Spring 2016...**

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



Terry L. Goss  
Board Chairman



Michael R. Steen  
President and CEO