



Tried and True.

Something of interest from your bank

CommunityBanc, Inc.

December 2017

From Your President and CEO Eric Holsky

2017 has been quite eventful as we experienced the change of Administration in Washington, DC. The banking industry will benefit from a portion of this change including the effect of the recent income tax reform. We are active in monitoring the political climate and working to educate our elected officials regarding the effect of legislation and regulatory activity on our industry.

We have also experienced some change within the Bank as President and CEO Michael Steen retired following 15 years of service. Michael had many significant accomplishments during his tenure as the Bank grew from \$92M in assets to \$420M. We thank Michael and wish him the best in his future endeavors. He remains a member of the Board of Directors and continues to be active in the community.

As the new President and CEO, I am excited for the opportunity to lead this company into the future. I am blessed to have an excellent team, and working together there is no limit to what we can accomplish. I understand and value the important role that community banking plays in our economy. I believe that this niche provides an opportunity to continue to grow in the markets that we serve.

Combining this growth with a focus on profitability and asset quality will enhance that value of the company for our Shareholders.

The Bank is having a solid year in 2017 and I think you will be pleased with the results when you review our annual report that will be published in March, 2018. I look forward to meeting many of you who attend our Shareholders Meeting scheduled for April 19, 2018.

Thank you for your support and I wish you the best in 2018.



Market Value of Your Stock

CommunityBanc Investments, Incorporated (800-224-1013) is quoting your stock, as of December 15, 2017, as having a bid price of \$28.20 and an ask price of \$29.60.

Dividend Declared

Your Board of Directors is pleased to declare and issue a \$0.15 per share dividend for the Shareholders of Record as of December 15, 2017. 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 in lieu of receiving cash dividends.**

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

Terry L. Goss
Board Chairman

Eric S. Holsky
President and CEO