



Tried and True.

Something of interest from your bank

CommunityBanc, Inc.

June 2018

Shareholder Update

From Your President and CEO, Eric Holsky

Spring is my favorite season of the year. The temperature begins to warm as nature wakes from a winter slumber. From a banking perspective, spring is typically a busy time and 2018 is no exception.

Loan and deposit growth is trending toward projections. Margins remain solid and this is reflected in net income. The Board of Directors has voted to increase the dividend to \$.16 per share (a 6% increase) and our success is reflected in the stock price. Our product mix positions us to continue to grow in our current markets and expand into Licking County with our first full-service branch.

I want to congratulate Joe Allen, Lance Bennett, Adele Gall, Jim Holman and Paul Ragias as they have joined me as members of our executive management team. I enjoyed meeting many of you at the annual shareholder meeting and I hope you had the opportunity to meet our officers and directors. This is an exciting time to be a part of The Community Bank. I invite each of you to share our story and the positive impact we continue to have on the communities where we live and work.

Dividend Declared

Your Board of Directors has raised the per share dividend! This year is promising to be positive and, in that light we're raising your stock dividend to 16 cents per share.

As always, your Board of Directors and all who represent your "home town bank" appreciate the loyalty of our Shareholders and look forward to partnering with you in continued growth and prosperity for our community.

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.

Market Value of Your Stock

Community Banc Investments (800-224-1013) is quoting your stock, as of June 1, 2018, with a bid price of \$28.75 and an ask price of \$30.15.

Newark Banking Office

Coming Soon...

**COMING
SOON!**

We are excited to announce The Community Bank will be opening a full service Banking Office in Newark! Our new office will be located on the corner of Moull Street and 21st Street in Newark. Be sure to keep following us on social media for future updates and progress!



(Over)

REWARD YOURSELF!

The Community Bank offers Reward Checking and Real Saver, two accounts that are tied together to give you a real edge on earning interest.

What makes **Reward Checking AWESOME?!**

- Reward Checking makes it easy to qualify and receive these AWESOME benefits:
 1. Receive **3.01% APY** on balances up to \$10,000.99
 2. Receive **0.25% APY** on the portion of your balance over \$10,001
 3. Receive **Nationwide ATM fee refunds** (up to \$25 per month and \$4.99 per transaction)
- Reward Checking is a no fee, no minimum balance checking account.
- Link your Reward Checking to a Real Saver to build savings automatically.

IT'S EASY TO QUALIFY by doing things you probably already do anyway:

1. Use your Community Bank Check Card 10 times each month by making everyday purchases like gas, groceries or going out to eat.
2. Have 1 automatic payment, direct deposit or bill pay transaction each month. Another option is an ACH set up to automatically pay a cable bill, insurance payment, car note or mortgage.
3. Receive and review *free* e-Statements.

IT'S THAT EASY... doing these simple things monthly automatically **earns YOU 3.01% APY** and puts those unnecessary **ATM fees back into your wallet!!** If you don't meet the qualifications one cycle, there is no worry or penalty to you! You will still earn a base interest rate of .10% APY along with other amazing account benefits. Plus, you may begin earning the 3.01% APY and nationwide ATM fee refunds the next month you qualify. **More details enclosed.** Please call 740.454.1600, stop by any of our convenient locations, or visit our website TheComBank.com to learn more.

REWARD YOURSELF

**EARN
3.01%
APY***

**FREE
REWARD
CHECKING!**

**ATM Fee
Refunds
Nationwide***



Free Community Shred Day

The Community Bank offered our 4th Annual Free Community Shred Day and we partnered with Muskingum Iron and Metal to offer free electronics (e-waste) recycling again this year. We take our role as a community bank seriously and are proud to host this free event for our community members to be proactive in keeping their own information secure. Over the past four years, **we've recycled 47,383 pounds = 23.697 tons** of sensitive documents!

**Look for this yearly event in
April 2019!**



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

Terry L. Goss
Board Chairman

Eric S. Holsky
President and CEO

*APY (annual percentage yield) accurate as of 4/1/2018. Rates are tiered and based on meeting certain qualifications. The portion of daily balances less than \$10,001.00 receives 3.01% APY; the portion of daily balances over \$10,001.00 receives 0.25% APY. Qualifications include: 1) Have at least 10 point-of-sale Check Card purchases post and settle; 2) Have at least 1 automatic payment (ACH), direct deposit or bill pay transaction post and settle; and 3) Be enrolled in Online Banking with Bill Pay and receive free e-Statements. Online Banking login required once every 90 days. Minimum deposit of \$100, no minimum account balance. Rates may change after account opening and are subject to the sole discretion of The Community Bank. Fees may reduce earnings. APY reduced to 0.10% when qualifications not met. ATM refunds based on qualifications listed above and subject to limitations. Personal accounts only; one account per SSN; other restrictions may apply. See a Community Bank Customer Service Representative for more details.