



# *Tried and True.*

*Something of interest from your bank*

CommunityBanc, Inc.

June 2017

## Trust The Truth Series

*From Your President and CEO, Michael Steen*

As a community banker for over 40 years, it only makes sense that my mission has been the protection and growth of our local economies. As you know, small community banks as well as small businesses in our communities have been in jeopardy since the "banking crisis" of the early '80s. The legislation of that time was passed to allow further expansion of the big banks which have all but destroyed the small bank/small business partnerships that are the backbone of American communities.

In order to keep my passion alive, and hopefully gain some attention to this issue, I've produced 5 very short videos that explain my thoughts and perspective on why "Main Street" is in jeopardy.

**Please watch for these videos on The Community Bank's social channels.** If you agree with my messages, please be sure to share them with your friends.



## Dividend Declared

Your Board of Directors has raised the per share dividend! See enclosed flyer.

**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, 2017, as having a bid price of \$26.70 and an ask price of \$28.00.

## 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!

**56% of our shareholders have already done so!**

## Book Entry Stock Records Reminder

CommunityBanc, Inc. does not issue traditional paper common stock certificates. Shares are recorded in book entry form on the records of CommunityBanc, Inc. This provides improved security, facilitates transferability and is environmentally friendly. We will continue to operate as our own transfer agent. Please feel free to contact Adele Gall, VP/Accounting Officer/Controller, at 740-454-1600 if you have questions.

**COMING SOON!**

## Dividend Direct Deposit

We are always looking for ways to improve and provide better service not only to our customers, but also to our shareholders. You have asked and we have listened. Later this year we will be offering direct deposit for your dividends. As soon as this service is ready, we will send you a form to sign up and we will also make this sign up form available to you on our website.

(Over)

### Time Spent In Washington, D.C.

Michael Steen, President and CEO, spent a few days in Washington working with members of Congress, their staff and regulators as part of the Ohio Bankers League D.C. Fly-In. They met with both senators, the entire Ohio congressional delegation and all four federal regulatory agencies to discuss, among other issues, a strategy for moving forward on regulatory relief proposals as well as the unfair competition by Farm Credit and credit unions.

### New Website

We are excited for you to check out our website and some of these *NEW* neat features... Switch To Us Kit, Reorder Checks *electronically*, Security Center with Online Security Tips, and Schedule An Appointment.

Our new website offers an improved look and feel that's optimized for all devices too – making it easier to navigate whether they are visiting our website from their smartphone, tablet, laptop, or desktop computer!

### Community Financial Advisors

Community Financial Advisors (CFA), the wealth management affiliate of The Community Bank, continues its impressive growth. Through May 31<sup>st</sup>, CFA has added \$14.4 million in new, managed assets. Assets under management currently exceed \$236 million. With tax and interest rate changes looming, **might this be a good time to review of your personal retirement plan?** Contact one of our experienced and credentialed professionals at Community Financial Advisors: 740-453-0620.

### Board of Director Randy Buckley

#### Inducted Into Crooksville Hall Of Fame

Randy Buckley was recently inducted into the Crooksville Hall Of Fame. Randy was a two-time Muskingum Valley League First Team linebacker, including defensive Player of the Year as a senior. He led the MVL in tackles and receptions and was named All-SEO Defensive Player of the Year.

#### President Michael Steen Inducted Into The Association of Ohio Commodores

Michael Steen, President and CEO, was recently inducted into the Association of Ohio Commodores. Steen received the state's most distinguished honor, The Executive Order of the Ohio Commodore, for his business accomplishment, acumen, and leadership.

Governor James A. Rhodes formed the Association of Ohio Commodores in 1966 for the purpose of assisting the state of Ohio in advancement in all areas contributing to the growth of and development of the state and greater prosperity of its citizens. The association was incorporated under the laws of the State of Ohio in 1971 as a non-profit organization and now its esteemed members are primarily involved with supporting the Office of the Governor and Lieutenant Governor.

The Association is a nonpartisan organization that currently boasts a diverse and dedicated membership of 350 men and women.

### Annual Meeting Set

Our Annual Shareholders Meeting will be held Thursday, April 19, 2018. *More information will be forthcoming in March along with our 2017 Annual Report.*

### Q & A with Michael Steen

During our recent Shareholders meeting, Michael was asked a question that he thought all shareholders might wish to know his response and further explanation.

**Question:** How do we keep our identity as “The Community Bank” when we grow into new markets?

**Answer:** It's a great question and not easy to do if we are not headquartered in that town. It takes more education through additional marketing efforts but most importantly is proving we are their best and last hope for keeping a community bank. We will use our successful model of doing business, which includes hiring bankers from that market who are passionate about customer service and being involved in community events and organizations. Additionally, our goal would always be to loan back to the market from where we gather deposits. All of this is what a true community bank is about, and it is the way we do business.

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



Terry L. Goss  
Board Chairman



Michael R. Steen  
President and CEO

# THINGS ARE LOOKING UP!

## *2 cent raise per share!*

This year is promising to be positive and, in that light, we're raising your stock dividend from 13 cents to 15 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.

**Terry L. Goss**  
*Board Chairman*

**Michael R. Steen**  
*President and CEO*



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[www.thecombank.com](http://www.thecombank.com)

