



Tried and True.

Something of interest from your bank

CommunityBanc, Inc.

December 2018

Shareholder Update

From Your President and CEO, Eric Holsky

As we near the end of another year and prepare to turn the calendar to 2019, I am proud to report that CommunityBanc, Inc. is having a very successful year in 2018. Net income has improved along with profitability measures such as return on assets and return on equity. Loan charge offs have been low and the allowance for loan loss is sufficient relative to the level of credit risk in the portfolio. Net interest margin remains strong in spite of being pressured as deposit costs are trending higher with the Federal Reserve continuing to increase short term interest rates. Our loan demand is solid yet competition for deposits has increased. The landscape of our industry continues to evolve with the emergence of Fintech and companies such as Amazon that are offering products that compete directly with traditional banks. Advances in technology have changed the way we interact, enjoy music, movies and various sources of entertainment. Social media plays an increasing role in sharing information as the news cycle has been shortened to minutes from hours or days. The Bank utilizes Facebook, Instagram and Twitter to communicate with

many of our customers and shareholders. Our marketing team has partnered with Evergreen Media to produce a series of exciting new messages that are being shared across various media platforms.

Our newest Banking Office located on 21st Street in Newark is under construction and is scheduled to open during the 1st quarter of 2019.

Thank you for supporting our efforts during 2018. Our banking family wishes you and yours a very joyous holiday season.

Dividend Declared

Your Board of Directors has declared a dividend of \$0.16 per share for shareholders of record as of December 14, 2018.

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 is quoting your stock, as of December 14, 2018, with a bid price of \$29.85 and an ask price of \$31.30. For more information, call 800.224.1013 or visit cbibankstocks.com.

Newark Banking Office

Opening Early 2019

We are excited to be opening a full service Banking Office to better serve our Licking County and surrounding areas! Our new Banking Office is being constructed at the corner of Moulle Street and 21st Street in Newark. Be sure to keep following us on social media for future updates and progress!



(Over)

Mobile Deposit

Deposit checks right from your mobile device

Save time and gas by making deposits whenever and wherever you are! Securely deposit checks right away in seconds from anywhere – for free - with Mobile Deposit in our Community Mobile Banking App! Deposit into your Community Bank Checking or Savings Account using your mobile device.

Depositing your check on the go is as easy as 1...2...3!

- 1. Sign the back of your check**
- 2. Snap a photo of your check**
- 3. Deposit into your account**



Must be enrolled in Community Mobile Banking and Online Banking with Bill Pay. Not an Online Banking with Bill Pay user? No problem! Stop by one of our Banking Offices to get signed up! Cut off time for deposit to be posted on current business day is 3:00 pm (EST). Sign and endorse the back of your check with "For Mobile Deposit only at The Community Bank". Visit TheComBank.com for disclosures. No service fee. Check with your wireless provider regarding data charges.

We've Raised Our CD Rates

Boost your savings

Take advantage of a wide variety of terms to meet your needs and bump-up options so you can actually raise your rate during the term. For more information, visit one of our Banking Offices, call us at 740.454.1600 or visit TheComBank.com.

Term Length	APY	Minimum Amount to Open
6 Month	2.20%	\$2500.00
15 Month	1.77%	\$2500.00
37 Month One Bump	2.30%	\$2500.00
60 Month One Bump	2.75%	\$2500.00

Annual Percentage Yield (APY) accurate as of 12.1.2018. Interest rate and annual percentage yield may change after account opening. Fees may reduce earnings. May be subject to early withdrawal penalty. You may exchange the interest rate on your account for the new interest rate we are then offering on the 37 Month and 60 Month One Bump CD provided you meet all other qualifying terms and conditions on account chosen.

Go Green For A Chance To Win Green

Enroll in e-Statements

We are giving away ONE \$250 VISA Gift Card and FIVE \$100 VISA Gift Cards to six lucky winners who sign up to receive e-Statements by January 31, 2019! With free paperless e-Statements, you reduce paper waste while reducing your risk of ID theft! Community Bank customers already enrolled in e-Statements will automatically be entered to win!

Sign up today by logging into your Online Banking with Bill Pay Account and selecting the "e-Statements" tab. Not an Online Banking with Bill Pay user? No problem! Stop by one of our Banking Offices to get signed up!



Enroll in e-Statements and be entered in to WIN \$\$\$!

For official rules, see a Customer Service Representative or visit TheComBank.com

It is a privilege to serve our shareholders and customers,

A handwritten signature in black ink, appearing to read "Terry L. Goss".

Terry L. Goss
Board Chairman

A handwritten signature in black ink, appearing to read "Eric S. Holsky".

Eric S. Holsky
President and CEO