

**December 2011**

**TheBank** Real People.  
Smart Banking.  
THE DELAWARE COUNTY BANK & TRUST MEMBER FDIC

# Insight & Interest

## Letter from the President

It is truly my honor and privilege to have been recently named as the new President and Chief Executive Officer of The Delaware County Bank and Trust Company. The Bank has been a trusted community bank for the past 65 years and I am very excited to be a part of the family.

I most recently served as the Chief Financial Officer, Vice President of University Resources and Interim President for Ohio Dominican University in Columbus. Prior to ODU, I worked for 30 years in the financial services industry.

I had the good fortune of working with several talented mentors during my years at both Huntington Bank and Bank One. I look forward to sharing those lessons and experiences with the future leaders of The Delaware County Bank and Trust Company.

The Bank's legacy, growing market area and recent improved performance were major factors in my decision to return to banking. The Bank has the products and services of a large bank yet is small enough that we can react quickly to a potential business opportunity, a customer concern or a product enhancement. I have challenged the staff to stay focused on their current initiatives for the remainder of this year as we continue to develop plans for 2012 and beyond.

My promise to you, our stakeholders, is to always be as transparent as possible and always to have an open line of communication. I will make a concerted effort to keep you aware of the progress we are making towards once again becoming a high performance community bank.

On behalf of the directors, officers and staff of The Delaware County Bank and Trust Company, we wish you and your family all of the best this holiday season!



Ronald J. Seiffert  
President and CEO





## Broadridge to serve as DCBF Transfer Agent

DCB Financial Corp has appointed Broadridge Corporate Issuer Solutions, Inc. as the registrar and transfer agent for the shares of our common stock. In this capacity, Broadridge will manage all stock certificate requests for shareholders, including changes of address, replacement of lost and stolen certificates, and transfer of shares in the event of death of shareholder or the sale of shares. In addition, Broadridge will be responsible for administering the annual meeting process.

Broadridge Corporate Issuer Solutions, Inc. was hired because of their reputation and hands-on customer service. Broadridge will bring added value to our shareholders and will improve their overall experience as owners of our company.

Effective immediately, DCB Financial Corp shareholders who require service for their shareholder accounts should contact Broadridge at the following:

Broadridge Corporate Issuer Solutions, Inc.  
1717 Arch Street - Suite 1300  
Philadelphia, PA 19103  
Toll Free: 855-418-5056  
[shareholder@broadridge.com](mailto:shareholder@broadridge.com)

## The Bank Salutes Community Leaders



The Delaware County Bank and Trust Company is proud of its involvement in the community and local organizations.

The Bank salutes Barb Walters (Senior Vice President, Retail Banking) and Brian Glidden (First Vice President, Credit Administration) for their work with the 2011-2012 United Way of Delaware County annual campaign. Walters serves as the campaign chair and Glidden leads the allocations committee.

In 2011, The Bank associates volunteered more than 5,000 hours to local organizations.



United Way of Delaware County