

25th Anniversary Edition



The Buckeye Beacon



Today & Tomorrow, Buckeye Community Bank is Your Partner for Growth

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CELEBRATING 25 YEARS OF COMMUNITY IMPACT AND PARTNERSHIP

As Buckeye Community Bank celebrates its 25th anniversary, it stands as a testament to its enduring commitment to local businesses and the community's prosperity. Buckeye's journey began in 1999 amidst a changing local banking landscape, driven by a vision to build a financial landmark focused on personal relationships and local decision-making.

From the day its doors opened with a modest team of 13 employees, Buckeye has expanded to include four thriving locations and a dedicated team of 47 professionals, illustrating its notable growth and steadfast commitment to high-quality service.

"We believe Buckeye Community Bank is an excellent example of how local financial institutions contribute to building and maintaining a vibrant community," Buckeye President and CEO Ben P. Norton said. "From day one, our goal was to be more than just a bank; we've aimed to be a partner that our community can rely on."

Recent expansions include the new Main Branch across the street from the original location, a Loan Production and Servicing Center in Avon, an Operations Center in Sheffield Village, and a branch in LaGrange. This growth embodies the bank's mission to make comprehensive and convenient banking solutions accessible to more communities.

The Buckeye team remains enthusiastic about embracing innovative technologies to

enhance the banking experience, such as its recent banking system technology upgrade, while maintaining a personalized touch. A key reason for Buckeye's success is the bank team members' shared unwavering commitment to clients, shareholders, the community and each other.

"Buckeye Community Bank was founded with a clear mission of partnering with local businesses, organizations and people to keep our community thriving," said James A. Park, Chair of Buckeye Bancshares Inc., the parent of Buckeye Community Bank. "Reaching this milestone is a shared success made possible

Buckeye's roots were first planted during the late 1990s when long-established area financial institutions disappeared after mergers with larger entities or had their decision-making moved to distant headquarters with little connection to Lorain County. The founders had a vision of an independent, locally-owned, community-focused bank providing financial products and support for those living and working locally.

Buckeye has evolved through its history of supporting hundreds of local businesses to be a partner and catalyst for regional economic growth. Defining Buckeye's legacy are the success stories of Buckeye's clients and teammates.

"The years have taught us many lessons, but the most significant is the immeasurable value of community trust and support. It is the foundation of our past and the blueprint for our future," Norton added.

Buckeye's essence lies in its commitment to making decisions based on a deep understanding of the local market and individual circumstances – eschewing impersonal algorithms in favor of genuine human insight. This approach has contributed considerably to its stability and growth while creating a trusting relationship with its clients. Buckeye is committed to continue delivering exceptional service and embracing innovative technologies for its future without sacrificing its personalized touch.



by our loyal clients, dedicated partners and hardworking team. We're excited to continue serving our community for many more years."





A Letter from Ben P. Norton President and CEO

Twenty-five years ago, we opened Buckeye Community Bank's doors with a simple yet ambitious mission – to empower our community and businesses through a locally owned institution powered by decisions made right here and providing access to personalized banking services. Today, as we celebrate this important milestone and a firm commitment to our founding principles, I reflect on our shared achievements and express my profound gratitude for your trust in us.



When we established Buckeye Community Bank in 1999, our founders recognized the need for a financial institution that prioritized relationships over transactions. Over the years, what started as a single location has flourished into a thriving network, championing the individuals and local businesses that make Lorain County extraordinary.

Through the highs and lows of changing economic conditions, we have remained unwavering in our pledge to serve you. From funding businesses that have grown into local icons to providing the type of service that makes you feel seen and heard, every day has been guided with an underlying desire to best serve and nurture our community. Our growth has always run in harmony with that of our clients.

The past 25 years have not been without trials. We've navigated financial crises, the rapid evolution of digital banking and, most recently, the unprecedented pandemic. Each obstacle has been a call to innovate, adapt and recommit to our purpose. These moments were not just about banking – they were about standing beside you when it mattered most.

While this anniversary allows us to honor the past, we're excited about the future. Our local businesses continue to grow, our communities continue to flourish, and we are committed to staying ahead in a rapidly changing world. Here's what you can expect from Buckeye in the years to come:

- Enhanced Digital Solutions: With our recent banking technology upgrade, we're investing

in the next generation of digital platforms to make your banking experience faster, safer, and even more accessible.

- Deeper Community Ties: Through expanded educational programs and partnerships with local organizations, our talented, engaged teammates aim to give back in even more meaningful ways.
- Responsive Local Focus: Maintaining our commitment to local decision-making and providing products and services customized to meet the unique needs here by a knowledgeable team that knows our economy and communities.

With your continued trust, Buckeye Community Bank will remain a financial partner and a pillar of strength and support as we pave the way for the next 25 years.

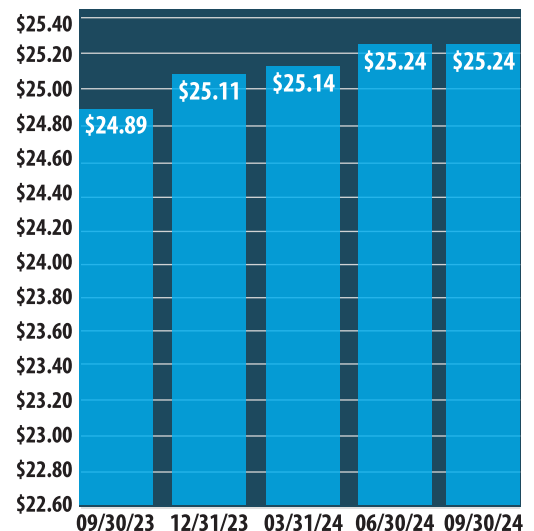
This anniversary isn't just about us – it's about you, our clients and community members who have entrusted us with your dreams and ambitions. Thank you for making these 25 years possible. Thank you for believing in us. And thank you for allowing Buckeye Community Bank to be your partner for growth.

"Life offers few guarantees, but generally the harder and longer you work, the more likely you will succeed."

*William Harley
co-founder of Harley-Davidson*

Buckeye Bancshares, Inc. stock may be available for sale in the near future. If you are interested, please contact Ben Norton at 440-233-8807 or bpnorton@buckeyebank.com.

This is the increase in book value of Buckeye Bancshares, Inc. Due to the limited availability and inactive market of any community bank stock, market value may differ. This is a reflection of past performance of Buckeye Bancshares, Inc. and should not be considered a projection of future performance. Funds held in corporate stock are not insured by the FDIC or any other government agency. Investments involve varying degrees of risk, including loss of principal.





Buckeye Community Bank Recognized as “Extraordinary Bank of the Year”, Again

Buckeye Community Bank has once again been honored as one of America's top community banks by the Institute for Extraordinary Banking. The award marks the second consecutive year Buckeye has received national recognition, highlighting its commitment to serving the local community and delivering exceptional service.

The bank was awarded the prestigious “Extraordinary Bank of the Year” honor, celebrating community banks’ unwavering dedication to their customers, communities, and the broader economy.

The recognition coincides with Buckeye’s 25th anniversary, marking a milestone in its history of building meaningful relationships and providing trusted financial services. Since its founding in October 1999, Buckeye has been locally owned and operated, driven by a mission of fostering trust and prosperity within the local community.



loyalty of our clients. Our successes are deeply interconnected with the achievements of those we serve, and we are honored to be recognized for making a difference in our communities.”

The annual award – known as the Banky Award – celebrates community banks that demonstrate excellence in supporting the local and national economies.

According to Roxanne Emmerich, Chair and Founder of The Institute for Extraordinary Banking, “Community banks recognize aspirations, dreams, and silent hopes of small businesses and individuals within their communities. The heart and soul of an extraordinary community bank is the visionary blueprint for the community’s success and ability to enact that plan. Those banks, Top 5 Percenters in the industry, were chosen to receive this year’s Banky awards.”

“At Buckeye, we prioritize relationships, viewing our clients not as numbers but as neighbors and partners interested in growing and succeeding,” said Buckeye President and CEO Ben P. Norton. “This award is the result of the dedication of Buckeye’s team and the

As Buckeye Community Bank celebrates 25 years of serving businesses and individuals, this recognition reaffirms its ongoing mission of empowering the local community through personalized and trustworthy banking services.

Buckeye Team Completes Successful Core Upgrade

The Buckeye Community Bank team takes pride in being your trusted partner because we deeply value genuine relationships. Last month, the team led a major technology upgrade designed to bring cutting-edge technology to our operations and deliver an improved client experience.

We appreciate your patience and understanding during this time, and we are proud to share that the transition was completed successfully without significant downtime.

A banking core conversion is the process of upgrading the central system that powers a bank’s operations. This system is responsible for managing essential functions such as account transactions, deposits, loans, and data. The upgrade was made as part of Buckeye’s dedication to meeting the evolving needs of those we serve.

This conversion brings several key improvements that are tailor-made to enhance your experience with Buckeye, including:

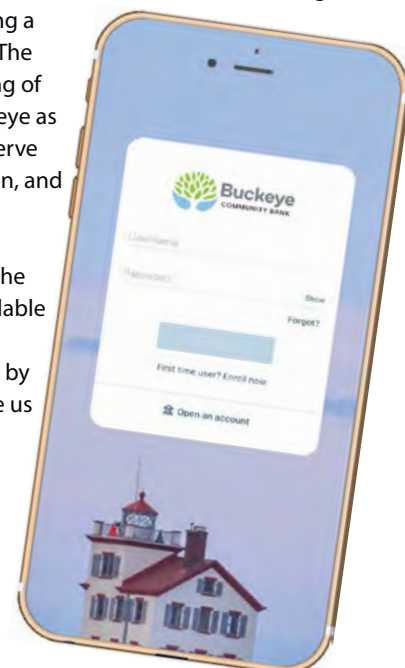
- **Enhanced Digital Features:** Buckeye’s new digital banking platform allows for speedy transaction processing, improved security, and a more intuitive user interface.
- **Streamlined Services:** A new personal finance management tool allows you to integrate numerous Buckeye and external accounts to provide you with a detailed dashboard and insights to make informed financial decisions.

- **Future-Driven Innovation:** The new Buckeye core system allows us more adaptability to continuously deliver new features and services that keep pace with advancements in the financial industry.

The Buckeye team carefully worked on the core conversion during the past year, focusing on ensuring a smooth and seamless transition. The core upgrade marks the beginning of an exciting new chapter for Buckeye as we are now better equipped to serve your needs with agility, innovation, and exceptional service.

If you have any questions about the changes or the new features available to you, please visit buckeyebank.com/upgrade, stop by one of Buckeye’s branches or give us a call at 440-233-8800.

GET THE APP TODAY!





Through The Years With Buckeye Bank





Celebrating Our Newest Team Members

Buckeye Community Bank proudly announces the addition of new dedicated professionals to its team. The new hires bring diverse knowledge and a passion for community banking, supporting Buckeye’s mission to provide exceptional service and connect with the greater community.

“We know that people – those we serve and our teammates – are our greatest asset and responsible for the success of Buckeye Community Bank,” said Buckeye President and CEO Ben P. Norton. “Each of these new team members brings unique strengths and perspectives that help us continue to deliver exceptional services while deepening our connection with the communities we serve.”

The new Buckeye staff includes:



Nely Flecha – Operations Specialist

As a key member of the operations department, Flecha supports clients and the internal team with transaction, data and reporting needs. The post requires her to exhibit critical thinking and problem-solving skills, creativity and a solid focus on service and quality.

“Buckeye’s dedication to supporting local organizations and community members

was attractive to me. It’s rewarding to be part of a team working to uplift others and help them succeed.”



Rita Hernandez – Customer Service Representative

With a strong background in customer-focused leadership, Rita joins Buckeye’s Main Branch. Her passion for fostering relationships with team members and clients was immediately evident.

“Working with the Buckeye team has been a great experience. It’s the authentic care for clients combined with a supportive

spirit between the staff that defines our work. I’m happy to be part of an organization so focused on the community and its people.”



Lauren Lovell – Customer Service Representative

“Being a community banker means being involved in the community and the opportunity to connect more with the people around us, support local growth and give back in meaningful ways. It has been satisfying to be part of the Buckeye team and receiving positive feedback from many community members who are so glad there is a local banking option here again.”



Heather Lemr, Business Banking Analyst

In her role, Lemr, Business Banking Analyst, utilizes her more than two decades of banking experience to serve as a liaison between Buckeye and business clients to build and maintain strong relationships. Through regular contacts with area businesses, she explores how Buckeye can partner with them to improve current processes or services to better impact their success.

“I love to work at a great community bank like Buckeye. It is rewarding to be able to offer personalized service in the community and add to Buckeye’s commitment to local businesses and residents.”



Marissa Roberts – Customer Service Representative

With prior experience in customer service, Roberts prioritizes building strong, personal connections with the people she helps. Her passion for creating positive experiences makes her a perfect fit for the Buckeye team as she steps into a banking career.

“As a community banker, I like being able to directly help our clients. Building those

relationships and seeing the positive impact locally makes this a fulfilling position.”

**Please join us in welcoming Nely, Rita,
Heather, Lauren, and Marissa to
Buckeye Community Bank**

Welcome



Recognizing Our Long-Time Buckeyes

This year marks a significant milestone for Buckeye Community Bank – our 25th anniversary. In the past quarter-century, Buckeye has grown alongside its clients, built lasting relationships, and provided unwavering support to the communities we proudly serve.

To commemorate the occasion, we reached out to some long-serving teammates to gain their reflections. Their stories and experiences, which are too extensive to capture in their entirety here, highlight what makes Buckeye more than just a financial institution, rather a place where care, trust, and community come together.



Samantha Abraham, CFO
20 Years of Service

“When I first arrived, we were a much smaller institution - 15 employees and occupied only half the size of the original location. Our team was incredibly energetic. I believe that energy still exists. There is a lot of excitement around the opportunities to be involved and make an impact in the community. We often refer to ourselves as ‘the little engine that

could,’ and that has been proven as we have dealt with challenges like the financial crisis and pandemic to grow and strengthen. I’m proud of our team’s ability to seize opportunities and support each other and our clients. We have a great culture as proof that people join Buckeye, stay here, grow and succeed.”



Rita Piatt, Vice President, Compliance Officer, BSA Officer – 25 Years of Service

“I’m proud to see a promising venture grow into a thriving bank that is still here and growing. In my time here, banking has changed rapidly, but Buckeye has always cared about its people - its employees and clients. We have seen the hard work and dedication that was there at the start pay off with Buckeye’s growth. What has never changed is our care for people and

support for our clients. I’ve always valued the personalized approach we can take. It goes beyond banking; it’s about building relationships.”



Rita Hoyt, Vice President, Operations Officer – 21 Years of Service

“I joined Buckeye because I thought I could make a difference and leave an impression here. Over the years, our work has changed, challenging us to grow, adapt, and wear many hats. I’ve always been proud to be part of a team that embraces change while providing reliable, personal service to our clients and our community. If someone has an idea to

improve a service or client experience, you work together to make it happen. The recent core conversion was a major milestone for us, but there have been many over the years. Buckeye has the technology to offer the savvy tools like big banks. However, we have the advantage in that we talk to our clients, know them and are privileged to help businesses have what they need.”



Randy Lottman, Assistant Vice President, Bank Security & IT Officer – 20 Years of Service

“Technology has changed significantly over the decades I have worked in banking. The technology may have evolved, but the focus has remained the same – providing service that clients can trust and connecting with them in ways that make the bank unique. There are so many communication tools available

today, but people can’t get in touch with a real person. This has never been the situation at Buckeye. As we continue to expand, we have kept our community atmosphere intact. Our team and our clients know we are here for them and willing to help.”



Cassie Duta, Assistant Branch Manager, LaGrange – 20 Years of Service

“It’s incredible how much Buckeye has grown. You often don’t realize what a great environment you are in. The team here knows our clients and our staff, and they look out for each other. Buckeye’s leadership is not off in a faraway place where you never see them like at big banks. You see them every day, working hard alongside us. Building close

relationships is the most rewarding part. It surprises some clients that you remember their names. You often get to know them personally, you know about what’s going on in their lives, and you become friends. It’s incredibly fulfilling to build relationships that go beyond transactions. I hope Buckeye never loses that personal touch.”

Thank You!



Educating a New Generation About Financial Matters

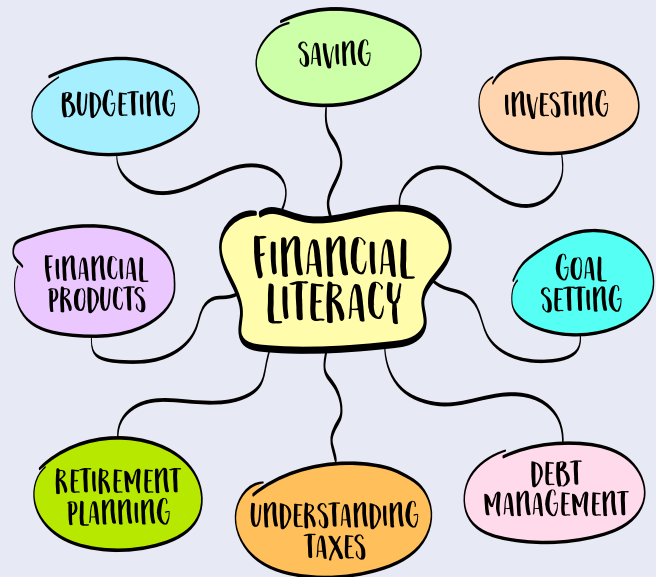
Despite its importance for personal and community success, financial literacy is a skill many young people need to gain as they enter adulthood. Buckeye Community Bank is working to address this gap by partnering with several local school districts and Leadership Lorain County to provide access to financial literacy resources.

Through this partnership, Buckeye continues to work to strengthen our communities in numerous ways

“Financial literacy is more than just a skill – it’s a pathway to opportunity, long-term stability and economic growth in our communities,” said Buckeye Chief Financial Officer Samantha Abraham, who leads the program for the institution. “We are honored to collaborate with Leadership Lorain County and our school partners to empower others through practical education. As a result of our partnership, we don’t just teach financial literacy, we prepare individuals for a lifetime of informed decision-making.”

Buckeye’s educational partnerships are powered by Banzai, whose online platform offers interactive financial education tailored to all ages and levels of knowledge. The program offers interactive, real-world scenarios that guide students of all ages in managing their money. The system simulates real-life situations, such as paying bills, managing debt, and saving for significant expenses.

As part of the outreach, Buckeye team members have given their time to



present lessons and create a dialogue with students and teachers. The participating schools include Midview High School, Vermilion High School, Brookside High School, and Northwood Middle School.

In the coming months, Buckeye plans to offer the tools through its website to clients and members of the community.

Breaking New Ground

During the past two years, Buckeye Community Bank has made significant moves to enhance its presence, emphasizing its dedication to local relationships and community empowerment. Over the last few years, Buckeye has embarked on an exhilarating journey to deepen its roots in the community, making a series of bold strides that underscore its unwavering commitment to fostering genuine relationships and nurturing community development.

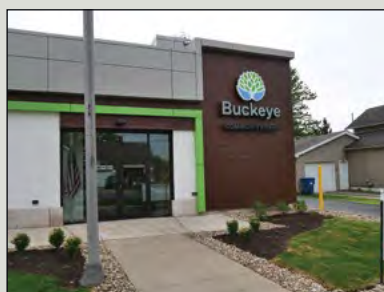
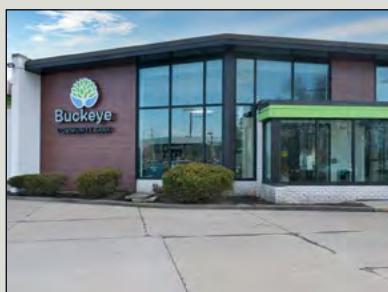
Amidst a landscape where big out-of-town institutions loom large, Buckeye stands tall with its local-first philosophy. Following its announcement to introduce “The Buckeye Way of Banking” to a broader audience, the bank delivered on that promise with four new sites:

- Buckeye Main Branch: Opened in February 2024 at the corner of North Ridge Road and Lake Avenue, Elyria, across from the original location.
- Buckeye Loan Production and Servicing Center: Launched operations in August 2023 in Avon.

- Buckeye Operations Center: Opened in January 2024 from its new Sheffield Village location.
- Buckeye LaGrange Branch: Launched in May 2024 to better serve residents of southern Lorain County and the surrounding area.

These new chapters in Buckeye’s story are not arbitrary locations on a map but were selected after careful analysis to further Buckeye’s dedication to understanding local needs and fostering growth through personalized services and support. The bank continues to prioritize local businesses and individuals by providing customized lending and money management solutions.

Buckeye’s commitment extends beyond banking services. The bank’s team members actively participate in local projects and initiatives, offering leadership and support to strengthen the communities they serve. This core philosophy of community involvement has been instrumental in earning trust and driving civic growth.





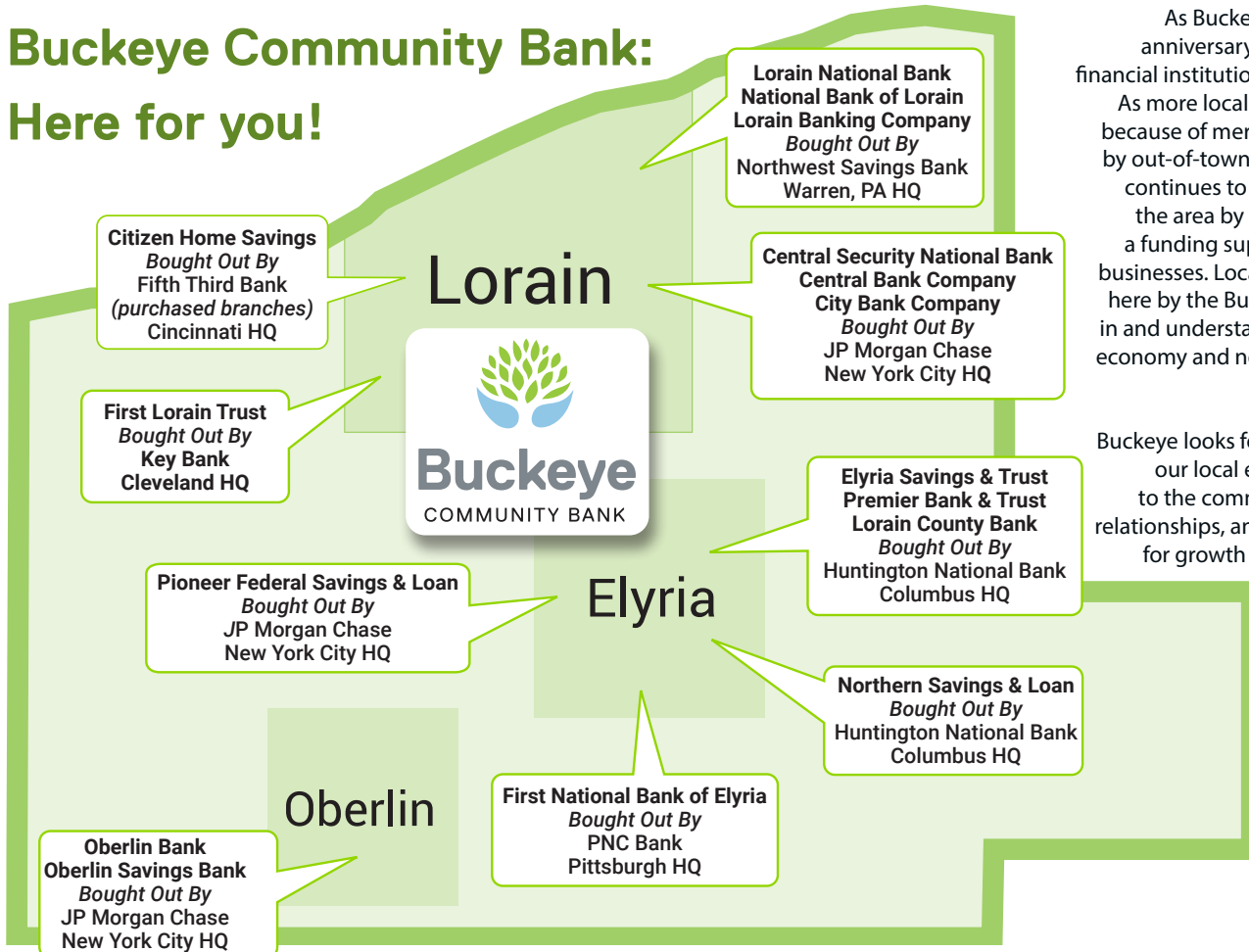
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Buckeye Community Bank: Here for you!



As Buckeye celebrates its 25th anniversary, other locally owned financial institutions have disappeared. As more local banks have vanished because of mergers and acquisitions by out-of-town institutions, Buckeye continues to stand strong, serving the area by ensuring that there is a funding supply available to local businesses. Local decisions are made here by the Buckeye team who lives in and understands the community's economy and needs, not someone in another city or state.

Buckeye looks forward to supporting our local economy, giving back to the community, building solid relationships, and being your partner for growth today and tomorrow.