



The Buckeye Beacon



Terminal Ready-Mix

Family owned and operated out of Lorain, Terminal Ready-Mix is a ready-mixed concrete producer, construction company, and river dock operator. John Falbo Sr. and his 6 siblings have been part of the company all their lives. The company specializes in concrete road construction and underground utility construction for housing developments and municipalities.

Construction Estimator John Falbo, Jr. has also been part of Terminal Ready-Mix his entire life, but full time for 12 years. While everyone takes on multiple responsibilities, there's nothing like seeing months of planning come to life for John. "It's rewarding to see projects translate from paper to reality", he said.

Known for their quality and service, Terminal Ready-Mix prides themselves on smooth and efficient timelines so their clients can focus on what they do best. Part of the company's timely business model is in part because of their outstanding relationship with Buckeye Community Bank.

John described the bank as "small business focused", which is an important detail to companies like Terminal Ready-Mix. He went on to say, "We didn't know whom our banking

contacts were at the regional banks because of their restructuring. At Buckeye, we know we can call or drive five minutes to see Bruce or any of the team." Buckeye Community Bank has helped Terminal Ready-Mix become successful, responding quickly to any needs and understanding the nature of their business.

When asked why Buckeye Community Bank was chosen for the company's banking needs, John said, "They care about our success, and provide exceptional service to meet our needs." Terminal Ready-Mix currently uses the checking and in-branch deposit services offered by Buckeye Community Bank.



Here's a Good One...

"A countryman between two lawyers is like a fish between two cats."

- Ben Franklin

BCB Share The Spirit



On April 25, Buckeye Community Bank supported the Neighborhood Alliance Home Run for the Homeless 5K Run & 1 Mile Family Fun Walk. Two runners sponsored by the bank participated in the event, held at the All Pro Freight Stadium in Avon.

Buckeye Community Bank also sponsored one walking participant on May 9th in the Strides for Leadership Class Project for the Inaugural Fun Walk and 5K Run, held on the Lorain County Community College campus. All proceeds from the Strides for Leadership benefitted the Lorain County Free Clinic.



*** Give your eyes a rest.** If you spend a lot of time at the computer or focusing on any one thing, you sometimes forget to blink and your eyes can get fatigued. Try the 20-20-20 rule: Every 20 minutes, look away about 20 feet in front of you for 20 seconds. This can help reduce eyestrain.

A letter from the President



The Annual Buckeye Bancshares, Inc. Shareholders meeting was held on April 22, 2015 at the Elyria Country Club. We were pleased and honored to have three of the founding directors present at the meeting. We acknowledged their efforts from inception of the bank in 1999 to our fifteenth year of operation. Their emphasis and value proposition of being a premier business focused bank has increased since our inception. To acknowledge and commemorate those efforts the board room has been formally named the "Billy S. Rowland Board Room". A plaque identifying the room was presented to Mr. Rowland.

Billy has been well known for his success as a businessman and entrepreneur. These abilities were identified by the Lorain County Community College, naming Billy as the recipient of the first "Entrepreneur of the Year" award in 2005. Through the years of business activity Billy developed knowledge of not only the importance of a bank to a business but additionally what a businessman should expect from their bank. In his capacity as

Chairman of Buckeye Bancshares, Inc. and Buckeye Community Bank he has executed and brought those expectations into the day to day activity of the bank.



This culture has become the guiding basis for our success and will now be in the hands of Jim Park, who will take over the additional responsibilities of Chairman of Buckeye Bancshares, Inc. In addition to those, he has directed the past three years as Chairman of Buckeye Community Bank. The Board, Management and Staff will be reminded of those principals at every entry into the "Billy S. Rowland Board Room".

Sincerely,
Bruce E. Stevens
President & CEO

Buckeye First Mates

Congratulations to these two outstanding employees on their recent promotions!

Mary Hunkley, our new Assistant Vice President, Portfolio Manager has been in banking for 38 years in various positions and came to Buckeye Community Bank in 2004.



Sarah Freeman, our new Assistant Vice President, Loan Operations Officer has been with Buckeye Community Bank for 7 years.



Keep up the good work, and thanks for your dedication to Buckeye Community Bank!

New Services Available

Courier Service

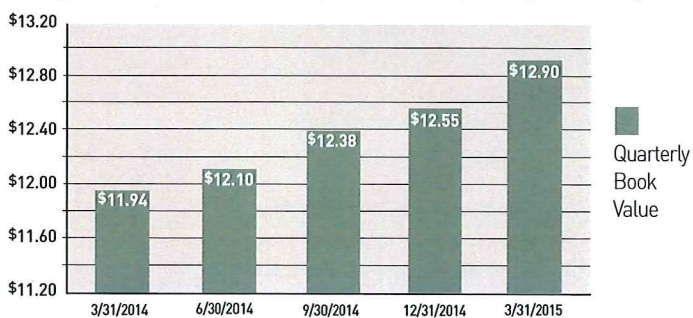
The nearest Buckeye Community Bank branch is now right in your office! In addition to Remote Deposit Capture, Buckeye Community Bank offers a courier service for our cash intensive business clients. We have engaged a well-respected courier company in business for more than 35 years to provide and administer our courier service, which can pick up your deposits right from your office.

We will assist in the customization of the service to meet your needs! Save time and money by eliminating daily trips to the bank with Buckeye Community Bank's courier service, picking up deposits from Cleveland to Sandusky. For more information, contact Sarah Smith or Diana Fredriksen at 440-233-8800.



Financial Position

Buckeye Bancshares, Inc. and its wholly owned subsidiary Buckeye Community Bank



Buckeye Community Bank stock may be available for sale in the near future. If you are interested, please contact **Bruce Stevens** at **440.233.8803** or **bestevens@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 stocks, market values 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.



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