



# The Buckeye Beacon



## Suzin L. Chocolatier

Located in Elyria, family owned and operated Suzin L. Chocolatier has been making mouth-watering chocolates since 1981. Their creamy chocolate recipe has remained untouched for over 25 years, creating delightful sweet treats for any occasion!

Garth and Laury Grimes purchased Suzin L. Chocolatier 10 years ago and continue to build customer relationships in addition to producing their signature confections. "When customers come into our stores they are just looking to treat themselves, they come in with a smile and leave with an even bigger one", Garth said. He and Laury take pride in managing their talented, dedicated employees too saying, "Our employees feel like family to me, they definitely feel like family to each other".

For Garth and Laury, the largest hurdle to overcome when becoming business owners was securing the financing. "Buckeye Community Bank went out on a limb and gave us the loan for the building, the business, and line of credit... Thank you for believing in us",

Garth said. Buckeye Community Bank was chosen for their local presence as well as their friendly staff and personalized service. Garth added, "My favorite part is that I feel they are truly there to help me."

"I chose Buckeye because they helped me when no one else would. They have a customer for life", Garth said. Today Garth and Laury use the courier service frequently; enjoying the convenient service Buckeye Community Bank offers small businesses like Suzin L. Chocolatier.



### It pays to be a lap dog!

Three dogs, two Pomeranians and one Pekingese, from First Class cabins survived the sinking of the Titanic.

## BCB Share The Spirit



Buckeye Community Bank hosted our annual support for the Salvation Army's Food drive. The drive is open to all customers and employees. A donation bin was located in the lobby from November 9, 2015 until December 12, 2015. The bin was picked up weekly providing Salvation Army with items for distribution.

Buckeye Community Bank also hosted a Salvation Army Angel Tree. The Angel Tree was available for our customers and employees. The Angel Tree had 30 children's request for clothing and games. The Angels at Buckeye were able to fill all 30 of the children's wishes, and no child's name was left on the tree.

The Buckeye Bank staff has again made our Share The Spirit holiday giving program a huge success!



### \* Exercising Tip

#### Don't forget to warm Up.

People tend to shrug off this prelude to exercise, either giving it minimal time or bypassing it altogether. But just like cold dough, cold muscles won't be as pliable to work with (without risking tears) as warmed ones. Try gentle movements like walking to prepare your muscles before leaping into a more rigorous workout.

## A letter from the President



### 4th Quarter Performance

#### Our motto has been and remains “tell us your story”.

The publication of the Buckeye Beacon has given us the opportunity to tell our story to you. We have told our story through the perspective of our community involvement, our products, and most importantly, through our staff and the clients we service. Without our clients and the staff to service them, the economic value of the bank would be questionable. The value proposition is to be the business bank of choice in the marketplace. Our approach services many types of different industries. This year the companies have included a manufacturer, a nursing home, a supplier to the construction industry and a retailer. The ownership and leadership has been male and female along with geographic dispersion. Our clients provide considerable value to our community in the form of the products, services, employment, community involvement and taxes to the local economy. It is an honor to be of assistance to our clients.

**As with our clients,** Buckeye Community Bank fits the definition of a small business. We also provide value to the community in the same way our clients serve the local marketplace. It's this interconnected relationship of client to bank to community that is the definition of being a “community bank”. It's through our clients and the community that your institution is an important fabric of the quality of life in the local marketplace. Local decision making and support to the immediate community is more important now than ever. The sale of Lorain National Bank this past year makes Buckeye

Community Bank the remaining stock ownership financial institution on the west side of the Cleveland market. The Board has made the decision to carry this client/bank relationship to the ownership structure of the bank. We have expanded our story to include: “We invest in you such that you can invest in us.” We have expanded our shareholder base from approximately 100 owners at inception to the recent 140 to the current 190 shareholders. There was a recent community, client and investor gathering at the Clifton Club in Lakewood with the goal of telling our story to a broader community. We feel ownership in Buckeye Community Bank by the community at large is best for all the stakeholders.

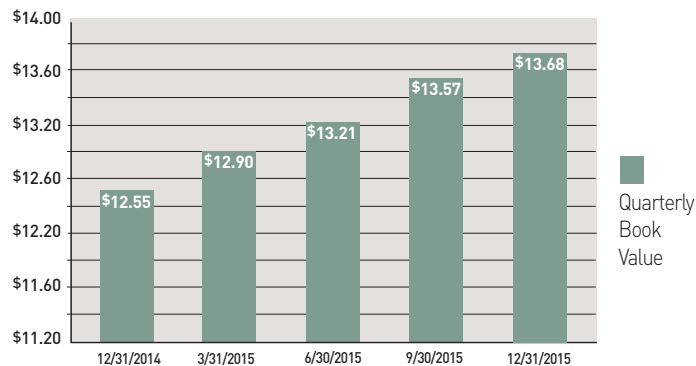
**In addition** to the aforementioned benefits to all concerned, the bank continued to perform well in 2015. Some

key financial measurements of 2015 were: (1) top line revenue growth continued with a \$275M increase or 14.7%, (2) net after tax income was up \$212M or 18.7%, (3) earnings per share increased from \$1.04 to \$1.25 or 20.2%, (4) the book value per share increased from \$12.56 to \$13.68 or 8.9%, and (5) the bank commenced the payment of a dividend with a \$.10 per share paid in 2015 with a subsequent increase to \$.13 per share paid in January 2016. All parties concerned can benefit from ownership in addition to the services that the Buckeye Community bankers provide. Should you desire to be a shareholder or increase your ownership in the bank please contact me at 440-233-8806.

Sincerely,  
**Bruce E. Stevens**  
President & CEO

### 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 **440.233.8806** 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.



## Buckeye First Mates

**Louis (Lou) Calabrese** began working for a small bank during his senior year of college where he first assisted a customer with a Residential loan to purchase a home 35 years ago. Residential lending has been Lou's life's work and it has indeed been a wonderful experience to play a trusted role in so many customers' lives. Lou completed the Boston Marathon in 2010 and recently qualified to run in the 2017 Boston Marathon. Lou is a chess fanatic and once played against a Chess Grandmaster. Unfortunately he lost that match. Lou holds an Economics degree from The University of Akron and an MBA from Ashland College. Lou is married and they live in Amherst. Contact Lou at 440-233-3935 for your Mortgage Loan needs.



**Kim Kozlowski** has been employed by Buckeye Community Bank since 2003. Kim has been in banking for more than 18 years. Kim started as a part time teller and worked her way up to Head Teller, then transferred to the Loan Operations Department and is now our Mortgage Loan Specialist. Kim is a member of the Employee Relations Committee that plans community and employee functions. Kim lives in Amherst with her husband Kevin and sons Matthew and Jaycob. The best part of her job is interacting with the customers. She has a great sense of humor and keeps everyone laughing.

## Vendor Payments for Business



**Buckeye Community Bank** offers businesses the ability to pay their vendors via ACH (Automated Clearing House) electronic transactions. Many software programs have the ability to create a NACHA (National Automated of Clearing House Association) file for submission into the ACH Network for processing. We also offer a means of achieving the same purpose utilizing a batch in our NetTeller (online banking) product.

To take advantage of this opportunity:

- 1) Contact Diana Fredriksen or Sarah Smith at 440-233-8800 to begin the setup process.
- 2) Obtain written authorization from your vendors including their banking information.
- 3) We will assist with the initiation of the first file or batch.
- 4) There are no more worries that your vendor did not receive their payment because it was lost in the mail or misrouted in any way.

We are available to help you through the entire process.

Buckeye Community Bank has multiple solutions for your personal and business needs. Contact our offices at 440-233-8800 and ask for either Diana or Sarah.



**Buckeye Community Bank's** Annual Meeting will be held on **April 27, 2016**  
(Details will follow.)

## Identity Theft

Identity theft is what happens when someone uses your Social Security number and/or other personal information to pretend to be you and open new credit card accounts to make purchases or to file and get a tax refund. When this occurs, there are multiple steps to recover. The federal government has created the website, IdentityTheft.gov as their one-stop resource to help you report and recover from identity theft. The site provides step-by-step advice and helpful resources like easy to print checklists and sample letters.

If you believe that someone is using your personal information please visit the website <https://IdentityTheft.gov/> for further assistance.

### Warning Signs

There are multiple ways you may discover that someone is using your information. You might get a notice from the IRS or find an unfamiliar account on your credit report. You might notice strange withdrawals on your bank account, receive bill that are not yours or get calls from debt collectors that are not yours.

### What to do Right Away

If you see any of these warning signs, act quickly. Take the steps that are located on the IdentityTheft.gov website.

1. Contact the companies where you know fraud has occurred.
2. Place a fraud alert on your credit reports and get a copy for each of the credit reporting agencies.
3. Report identity theft to the Federal Trade Commission (FTC).
4. File a report with your local police department.

Now, take a deep breath and begin to repair the damage. Depending on the damage, you may need to close accounts that have been opened in your name, or report fraudulent charges to your credit card company.

### If Your Info is Lost or Stolen

Did you recently get a notice that says your personal information was exposed in a data breach? Did you lose your wallet? Or learn that an online account of yours has been hacked? Depending on what information was lost, check the IdentityTheft.gov website for the step-by-step guide to help guide you on what to do next.

### Protecting your Identity

While making efforts to protect your identity on a daily basis, unfortunately, it still can happen to anyone. Here are five ways to help you reduce your risk of identity theft.

- Read your credit card and bank statements carefully and as soon as they arrive.
- Know your payment due dates. If a bill does not show up when you expect it, look into it.
- Read the statements from your health insurance plan. Make sure the claims paid match the care you have received.
- SHRED any documents with personal and financial information.
- Review each of your three credit reports at least once a year. Visit the website to obtain your free reports at [annualcreditreport.com](http://annualcreditreport.com).

For more prevention tips and resources you can share with others, visit [ftc.gov/idtheft](http://ftc.gov/idtheft).

The above information was provided by the Federal Trade Commission Consumer Information article dated May 2015.

