

The Buckeye Beacon

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

Vol 4 • Issue 3

Spotlight on MPW Construction Services

Founded on a belief in doing the right thing for clients has allowed MPW Construction Services to become a leader working in Northeast Ohio's residential and commercial building field. It was the focus on listening, collaborating, and seeking to assist their clients in multiple ways — rather than just selling — that MPW President Scott Smith contributes to the growth of his Wellington-based company during more than four decades.

"We have always held the belief that if you help your customers be successful, it will make us successful," said Scott Smith, who with his former partners founded the company in 1976. "The result has been long-term relationships with great customers who call on us again and again. Everyone probably says that you have to have your customer's best interests in mind, but the difference comes when you demonstrate it."

The company, which started with five employees focusing on constructing basements and foundations in Lorain County, has grown to nearly 90 employees aiding residential and commercial customers. Today, MPW's service area reaches from Sandusky to Mentor to Akron and everywhere in between.

MPW Construction Services provides wide ranging concrete and excavating services to the commercial market including foundations, floors, parking lots and site development, while continuing to construct hundreds of residential foundations every year. The company has years of experience in townhouse, condominium and apartment development as well.

"During the past 40 years, we probably have done more than 20,000 foundations," Smith said. "We've been really busy the

past few years working with custom home builders and growing our commercial business with quality general contractors and owners."

It was long-term relationships that brought MPW to Buckeye Community Bank, according to Smith, who expressed great respect for Buckeye President and

Chief Executive Officer Bruce Stevens. After the company's old bank was acquired and some corporate restructuring took place, it appeared to Smith that MPW was no longer important to the new bank.

As MPW had grown, Buckeye too expanded over the years and was now at a point where it was offering more options and

competitive services to fit his company, Smith said. Further, Susan Grachanin, whom Smith had worked with for years, had joined Buckeye as its Senior Vice President and Senior Lender Officer.

"Susan is the best banker I have ever worked with, and I have known and respected Bruce for years," Smith said. "Buckeye has grown to a point where it was able to serve our company, and I became more and more comfortable with it. The team has been incredibly responsive and works to build solid relationships through great service, competitive offerings and rates."

"We are pleased to count Scott Smith and a fantastic company like MPW Construction Services among Buckeye's clients," Stevens said. "Talented professionals like Susan Grachanin not only enhance Buckeye with their knowledge of the local market but also understanding the needs of those Buckeye serves. Our team is what makes Buckeye different and continues to grow our value and culture."





A Letter from the President

Bruce E. Stevens
President

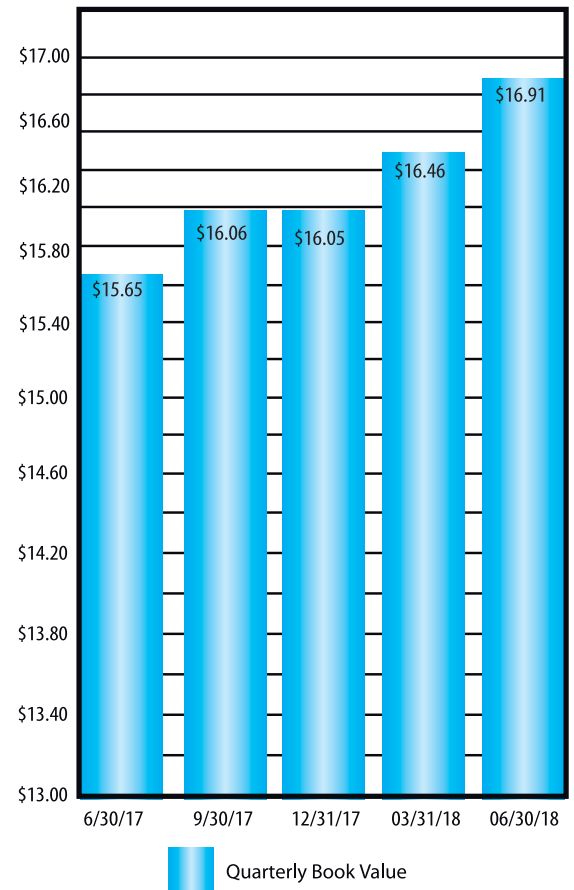
This edition of the Buckeye Beacon illustrates the value of a commitment to serving your clients' needs. As Scott Smith, of MPW Construction Services, indicated, "We have always held the belief that if you help your customers be successful, it will make us successful." This commitment to client first culture has provided for a sustainable business model. The company's more than 40 years of service reflects the recognition of the value of Scott and the staff of MPW Construction Services.

As an institution, Buckeye Community Bank shares this value exhibited by MPW. We continue to be client focused. An early mentor of mine indicated that a well-run commercial bank will "Bask in the glow of your client's success." This requires the dedication of the staff of the bank. We are fortunate to have Susan Grachanin, Senior Vice President and Senior Loan Officer, as part of our client-focused team. We will be soon entering our 20th year of business, and we are honored that Scott Smith and Susan Grachanin have both chosen Buckeye Bank as a good cultural match.

We are equally pleased that Joe McAuliffe has agreed to be a member of the bank's Board of Directors. Joe brings an extensive background in what it takes to grow a successful enterprise. Joe will increase the market awareness of the value that Buckeye Community Bank brings to the business community.

The operating performance of the bank reflects the proposition that if the client succeeds, we succeed. The net income of the bank is up 22.8% for the first six months as compared to the same period in 2017. The earnings per share is \$.87 which is a 22.5% increase over 2017 and remains on target to reach the goal of \$1.85 per share by year-end. The book value increased to \$16.91 for an 8% increase over 2017.

FINANCIAL POSITION



Buckeye Bancshares, Inc. 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 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.



Now on Board • Welcome Joseph McAuliffe!



Buckeye Bancshares Inc., the parent of Buckeye Community Bank, is pleased to announce the election of Joseph P. McAuliffe, of Westlake, as a member of the bank's Board of Directors.

"Joe solidly reflects the spirit that drives Buckeye every day," Buckeye Board Chairman James A. Park said. "We feel that he will be a tremendous asset to the board as we continue Buckeye's growth."

McAuliffe serves as managing partner of Misneach Holdings and president of Hawthorne Wire Services, Bazetta Steel Processing and Lake Erie Industries based in Lakewood. Additionally, he is a member of the Bazetta Group LLC and part owner of Precision Fittings in Wellington.

A graduate of the St. Ignatius High School, McAuliffe is a past chair of the institution's Board of Regents. As a proven successful executive, he has served on numerous professional and manufacturing boards throughout Ohio and the Midwest Region.

"I am honored that Joe is joining Buckeye to play an important role in extending our approach to community banking," Buckeye President and CEO Bruce Stevens said. "He brings a tremendous wealth of knowledge and experience, as well as deep ties to the region."

McAuliffe and his wife, Mary, have three adult children.

SHARE THE SPIRIT

Harvest for Hunger

This spring, the Buckeye Community Bank team furthered its culture of community partnership by participating again in the Second Harvest Food Bank's annual Harvest for Hunger Campaign. Money raised during the campaign helps stock food pantries, soup kitchens and shelters throughout the region.



The fundraiser saw each of Buckeye's departments create donation baskets to be raffled. Themes included enjoying the beach, taking a chance on the lottery, celebrating Totally '80s and Viva La Buckeye. More than \$1,260 was raised for the basket efforts. The team raised an additional \$1,000 through a luncheon,

bake sale and jeans day at the office. Buckeye's leadership recognized the employees' efforts by matching the funds generated and bringing the team donation total to \$4,520. The amount received from the Buckeye team provides 22,500 meals to those in need in the community.

Marcucci Honored by Rotary

The Rotary Club of Amherst recently awarded its Paul Harris Fellowship to Erick Marcucci as recognition for his contributions to the group and the community. Marcucci is Buckeye's Assistant Vice President for Commercial Lending. The Rotary Club honor is made to community members who have contributed to causes supported by the club and Rotary International.

Service Spotlight – MoneyPass®

Buckeye Community Bank recently became part of the MoneyPass® network, providing you with access to more surcharge-free ATMs than ever. The benefits to you include more than 30,000 ATMs from coast to coast that offer free access to your funds.

Regardless of where you live or work, there are more MoneyPass ATMs available to you. Just look for the MoneyPass logo to use your existing Buckeye debit card. The move to join the MoneyPass network providing more surcharge-free locations, is another part

of Buckeye's commitment to provide great products and services.

To find the available MoneyPass locations across town or around the nation, visit www.moneypass.com or download the MoneyPass ATM Locator app for your iPhone or Android mobile phone.





Buckeye
COMMUNITY BANK

105 Sheffield Center • Lorain, OH 44055

Vigilance is Your Defense Against Cyber Attack

How concerned are you about cybersecurity and the risks to your private data every day? According to a recent study by the firm Pricewaterhouse Coopers, most of us don't believe that companies and government agencies are doing enough to protect our personal data, but we also do not feel we know enough to be in control on our own information.

It's critical in today's world that we understand, ask questions and take steps to vigorously protect our online identity and accounts. If you are not willing to unplug and live "off the grid" somewhere – at a time when nearly 75 percent of consumers believe companies are vulnerable to hacks and cyber attacks – then here are some simple steps you can take to ensure your data remains secure:

- Secure your devices by installing regular operating system updates and installing a passcode to access your phone or tablet
- Continually update your computer's anti-virus, firewalls and security software to ensure your online financial transactions are secure with the latest updates and patches
- Utilize two-factor authentication when available
- Use password manager software, which will lock your passwords in a software vault that only you can access, rather than writing them on paper that can be lost, or someone will see
- Activate web browser tools on your computer and devices to use built-in security features such as pop up blocking, prohibiting website tracking and warnings about fraudulent websites
- Make sure to log out of personal online accounts by clicking the "log out" button, which terminates account access when merely closing your browser may not
- Pay close attention to all the applications and programs you install and what permissions they ask for including ones asking for access your contacts, photos, camera or call logs – one bad app can create ways around the protections you have established
- Review monthly bank and credit card statements to make sure all transactions are authorized



- Delete old online accounts you no longer use as they can expose you to intrusions after you have forgotten about them

The secret of success is
to do the common thing
uncommonly well.

John D. Rockefeller