



The Buckeye Beacon

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

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Client Spotlight Red Cedar Coffee

Larry Denton of Red Cedar Coffee Co. didn't have the typical Midwestern upbringing of most kids born in Michigan. That unique childhood fuels his pursuit of the perfect cup of coffee, built from a love of rich soil, culture and aroma engrained in beans from around the globe.

As a young boy, Denton lived in South and Central America as his father's job at Ford Motor Company took him to Brazil, Mexico and Venezuela. It was from this experience that Denton gained a deep respect and passion for the people, land and culture of his adopted homelands.

"Most kids grow up around corn fields, but we grew up around coffee farms," Denton said.

After returning to the United States, Denton attended Michigan State University to study hotel and restaurant management. At that time, he met his wife, Julie, who co-founded Red Cedar Coffee with him. In his long career in food service and retail supply, Denton handled sales to major convenience store clients for two large multinational corporations. As a result of his work with a local coffee company later in his career, he gained knowledge in the art of roasting coffee.

In 2005, the couple opened Red Cedar Coffee in Berea and worked hard to develop a wholesale business. As a result of his expertise and meticulous sourcing of beans, he was able to assist clients to find the right blend for enhancing food and menu options. Although a retail arm wasn't in their immediate plans, the company began to attract interest when the alluring scent of freshly roasted coffee permeated the air, attracting visitors to the site's back door. Within a few years of launching, Red Cedar Coffee began offering small retail roasting options.

Red Cedar sources coffee from 20 countries today and continues to expand its partnerships. The team, which now includes the next generation of ownership with their daughter, Anne, cherishes the relationships they have built with their partners. Connecting with those they work with is crucial to their success. Focusing on direct trade and organic growing helps Denton develop economic partnerships that protect farmlands in other countries.



left to right: Anne, Julie, and Larry Denton

"It is very personal to us. We are hyper-focused on quality and building relationships that help the farmers succeed," Denton said. "Their sustainability translates to our viability and progress."

The family met with Buckeye Community Bank leaders in 2021 to discuss plans for a larger roasting facility and retail coffee shop. Before approaching Buckeye Community Bank, the Red Cedar Team discussed their plans with larger institutions.

"We started working with national banks and realized we were too small for them to care," Denton said. "Buckeye Community Bank was recommended to us, and we were impressed from the very first meeting. They understand and took an interest in our specific business. They asked questions and wanted to get to know us and our plans. The entire organization is incredibly helpful, and we worked together to get where we are today."

In the next five years, Red Cedar hopes to double its size. It serves clients in 44 states today.

"Larry and Julie Denton, and now Anne, work hard to infuse a bit of the tradition, passion and legacy of their partners in every product," said Buckeye President and CEO Ben Norton. "Coffee is a universal beverage, but the Dentons focus on creating a kinship with those that bring it to life and allow us to enjoy each cup. We at Buckeye Community Bank are proud to support them as they grow the Red Cedar Coffee reach."

Learn more about Red Cedar Coffee at redcedarcoffee.com.



A Letter from Ben P. Norton President and CEO

In today's increasingly fast-paced and impersonal world, relationships are often lost. We live in a world full of multinational corporations and e-commerce giants. At Buckeye Community Bank, we are directly aware of the stiff competition our local businesses face.

Our community and clients are our top priority, unlike many out-of-town institutions with an outpost here but roots elsewhere. Buckeye helps local businesses thrive in a rapidly changing marketplace through our ability to build deep and meaningful relationships.

Trust is the foundation of any successful relationship, whether personal or professional. We can establish personal connections with those we serve due to our close proximity to them. We know you, take a genuine interest in your business, and can tailor solutions that are right for you. At Buckeye, you are not just a number on a financial statement. We understand your struggles, aspirations and needs. The only thing we are concerned about is the success of our community.

It's a simple equation - investing locally directly impacts our local economy and our future. Buckeye's mission is to ensure local entities have access to the financial resources and services they need. In a landscape filled with numerous options, Buckeye prefers the unique, personalized, hands-on approach that has served us and our clients so well since our first day. Dollars deposited at Buckeye increase economic activity here, stimulate job growth here and contribute to Lorain County's overall prosperity. Investing in long-term client relationships helps forge a vibrant community where businesses flourish and opportunities abound.

(President's Letter continued on next page)



Buckeye Cares About Community



Buckeye Community Bank recently sponsored two initiatives to support local organizations serving the community. Those two Buckeye campaigns raised funds to support Fido's Companion Rescue and Second Harvest Food Bank of North Central Ohio.

Fido's Companion is a volunteer dog rescue organization with compassionate volunteers dedicated to saving abandoned, abused, and stray dogs. As part of its mission, the group works to find suitable, loving homes for fellow four-legged residents and lifetime companionships for them. Further, the group works with community members to spay and neuter cats and dogs to combat pet overpopulation and educate the public on the humane treatment of animals.

To help the group, the Buckeye team raised funds and supplies.

"We are committed to serving our entire community, including our four-legged friends," said Buckeye President and CEO Ben Norton. "Every life matters in our community, and we are pleased to support the welfare of animals in our area."

Buckeye has maintained a solid commitment to the community since its founding. The bank's team is committed to its social responsibility through these efforts.

A second effort focused on strengthening Second Harvest, which has been tirelessly working to alleviate food insecurity in our community. A pillar of the community, the organization provides emergency food assistance to thousands of individuals and families every year. The funds raised by Buckeye staff and clients translated into thousands of

additional meals for the food bank.

"Community spirit is one of the core values Buckeye Community Bank embodies. We understand the challenges our community faces, and this is one of the ways to extend a helping hand to those in need," said Norton. "These efforts are a way we underscore the significance of community unity and a reminder of the powerful impact we can all make."

The Buckeye team creatively devised multiple avenues for people to donate, including at the branch, online contributions, a drawing for gift baskets and a baked goods sale. Both initiatives received overwhelmingly positive feedback.

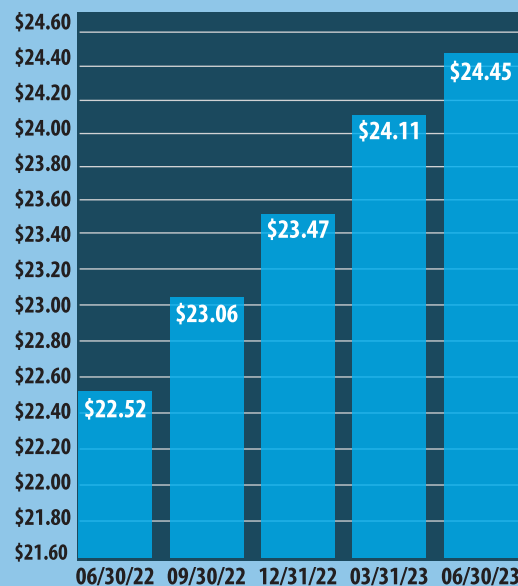
Get involved with Second Harvest at secondharvestfoodbank.org and learn more about Fido's Companion at fidocompanion.com.

Quarterly Book Values: Financial Position

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.



(President's Letter continued from page 1)

This issue introduces you to Red Cedar Coffee and its owners Larry, Julie and Anne Denton. Among the Dentons' many accomplishments is their commitment to building and nurturing mutually beneficial relationships that help everyone succeed. They travel extensively, establishing connections with the growers, which allows them to source distinctive coffee beans.

Through both good and challenging economic times, Buckeye has worked to provide strong support and rally local businesses when others have disappeared. Local businesses benefit from this approach and dedication in good times and when challenges arise, ensuring their survival. Our community bankers are here to go the extra mile to guide you through complex financial

situations and navigate crucial moments.

Transparency is vital to Buckeye. Unlike other institutions, we do not deal with complex products or investments involving intricate risks. Our products and terms are straightforward and easy to understand, allowing our clients to meet their obligations and take advantage of opportunities.

Like you, we believe in playing a vital role in the communities where we live and work. Rather than just a place to conduct business, these are places to connect and raise our families. Buckeye's community bankers participate in community events, support local causes, give of their talents to serve local organizations and work

to contribute to the fabric of our community. Buckeye's leaders have a nuanced understanding of the local economy and market trends better than others, allowing for local decisions, tailored advice, and exceptional customer service. Our deep relationships built with those we serve enable Buckeye to be more agile and adaptable, provide prompt assistance and resolve issues quickly.

Locally, we invest in building deep relationships and creating success stories. By fostering personal connections and a better understanding of the local market, Buckeye helps our partners fuel growth and drive long-term success. We appreciate and thank you for your trust and involvement with Buckeye Community Bank.



First Mate: Chantel James

In today's dynamic and ever-evolving banking industry, the Operations Team members are the problem solvers who navigate the intricate web of banking operations.

Additionally, she assists with reconciling accounts and general ledgers, monitoring accounts and items, ensuring operational financial compliance and legal processing, and processing various transfers.



Chantel James

One such skilled professional is Buckeye Community Bank's Chantel James, who deals with the many challenges that arise every day. With her deep curiosity, analytical acumen and ability to navigate complex situations, she contributes to a team that ensures smooth and efficient banking operations.

"Problem-solving situations have always intrigued me because they provide mental stimulation for figuring out a solution that has perplexed others," said James, who serves as Buckeye's Assistant Operations Manager. "I enjoy my job at Buckeye because it gives me the opportunity to help my colleagues and clients dig into a challenge, conduct research and analysis, and come up with a possible resolution. There is never a dull moment. It encourages you to be a lifelong learner, which I enjoy."

James enjoys the mix of banking and technology in her role. As well as serving clients, she works with a team constantly thinking about how banking technology can empower everyone to succeed.

"Chantel is a dynamic professional who adds to our tradition of exceptional service," said Buckeye Community Bank's Ben Norton. "She adds knowledge and a positive outlook to an Operations Team that assists internal and external clients with any issues while keeping an eye on continuous process improvements that ensure a positive banking experience."

"Our work here impacts the community, and that provides a good sense of purpose and responsibility," James added. "At Buckeye, we are able to focus on the things that are important and build meaningful relationships with our colleagues and clients."

James, a Sheffield resident, joined Buckeye in 2020. The self-described voracious reader is a Lorain County Community College graduate and is pursuing a business degree at Western Governors University.

Digital Banking Tools Increase Convenience and Security

In today's fast-paced world, you need digital banking tools to manage your finances anywhere, anytime. Online and mobile banking with Buckeye Community Bank allows you to access your accounts on the go from your computer, smartphone or tablet.

Buckeye offers a suite of digital tools for efficient and seamless account management, including:

Buckeye Mobile Banking App

Buckeye's mobile banking app is at the heart of its digital experience. Available for Apple and Android devices, the Buckeye app provides you with various features to carry out your banking needs anytime, anywhere. Mobile banking apps allow users to check account balances, review transaction histories, and transfer funds between accounts in a secure and user-friendly manner.

Online NetTeller Banking Portal

The Buckeye online banking portal is a robust and intuitive platform for those who prefer to access their accounts through a web browser. With advanced security measures, you can confidently manage finances, set up recurring payments and get real-time updates and comprehensive insights into your finances.

Buckeye prioritizes security, and our digital banking tools are equipped with advanced security features to protect your sensitive information. These features protect your accounts from unauthorized access. Regular security updates and monitoring further strengthen Buckeye's digital banking infrastructure.

In an era of digital transformation, Buckeye provides the digital banking tools you need. Through technology and client-centric solutions, Buckeye helps

you manage your personal and business finances conveniently and securely. Call us at 440-233-8800 for help setting up your digital experience and to gain greater accessibility, efficiency and security.





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Protect Yourself Against Cybercrime

Cyberfraud is on the rise. People and companies are vulnerable to cyber attacks, resulting in significant financial losses, identity theft and irreparable reputational damage.

The term “cybercrime” encompasses a variety of criminal activities, including phishing, malware attacks and hacking. However, the risk of falling victim can be significantly reduced by taking the right preventative measures. Here are some practical ways to prevent yourself and your business from becoming a victim:

Use Strong, Unique Passwords

The first line of defense is to create strong, unique passwords for every online account. A strong password should include uppercase and lowercase letters, numbers, and symbols. Use a reputable password manager to store your passwords securely and avoid using easily identifiable personal information.

Enable Multi-Factor Authentication

Whenever possible, use multi-factor authentication. Requiring users to provide two or more pieces of evidence to verify their identity adds an extra layer of security. One example of this approach is using a password and receiving a unique code via text message or email.

Update Your Software

Protect yourself against the latest threats by keeping all software, including antivirus software, up-to-date. Updates are crucial to cybersecurity because criminals often exploit vulnerabilities in outdated software.

Watch for Phishing Scams

A phishing scam usually involves deceptive emails, text messages or websites designed to steal personal information. Don't click on links or send emails that ask for personal information. Remember, reputable organizations never ask for sensitive data via email or text.

Educate Your Team

When it comes to preventing cybercrime, knowledge is power. Regularly educate yourself and your team on fraud tactics and how to prevent them.

With the proper preventative measures, you can minimize the risks associated with cyberfraud. To address evolving threats effectively, cybersecurity cannot be a one-time fix but must be constantly reassessed and updated.

“Do not wait until the conditions are perfect to begin. Beginning makes the conditions perfect.”

Alan Cohen, author