

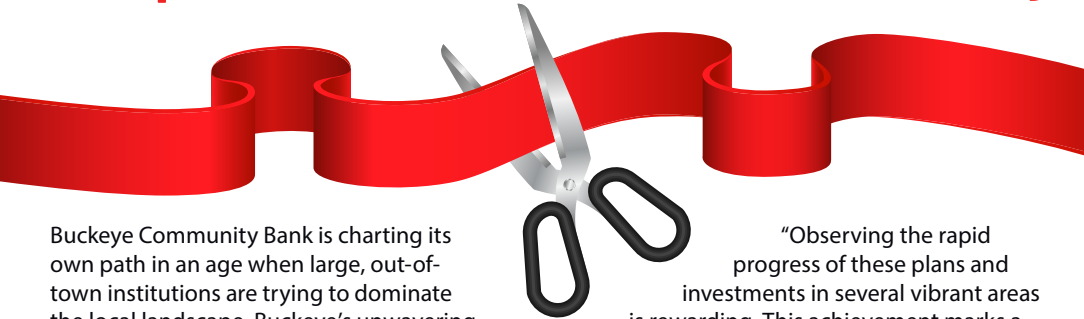


The Buckeye Beacon

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

Vol 10 • Issue 1

Buckeye Expands Footprint, Deepens Commitment to Community



Buckeye Community Bank is charting its own path in an age when large, out-of-town institutions are trying to dominate the local landscape. Buckeye's unwavering commitment to building local relationships and empowering our communities drives its strategic opening of four new sites. The move represents a bold step forward and a commitment to expanding its client-focused banking footprint.

Last year, Buckeye leaders announced plans to bring the superior Buckeye Way of Banking to a broader audience.

The new sites are:

- **Buckeye Main Branch** – opened in February 2024 at the corner of North Ridge Road and Lake Ave. in Elyria, across from the original location
- **Buckeye Loan Production and Servicing Center** – opened in Avon in August 2023
- **Buckeye Operations Center** – opened in January 2024 in Sheffield Village
- **Buckeye LaGrange Branch** – planned May 2024 opening

"Banking today can often be as impersonal as clicking a button on a screen, but Buckeye Community Bank takes a different approach. While we embrace technology and innovation, we do not sacrifice relationships. We aim to nurture a personal relationship with you and learn more about your aspirations and goals," said Buckeye President and CEO Ben P. Norton. "We believe that fostering local growth comes from our partnerships with local businesses and residents. Our team is taking advantage of the tremendous opportunities these moves have created to connect with more businesses and organizations that will create a stronger, more vibrant community."

"Observing the rapid progress of these plans and investments in several vibrant areas is rewarding. This achievement marks a significant milestone for the bank," said James A. Park, Chairman of Buckeye Bancshares Inc., Buckeye Community Bank's parent company. "The feedback we are receiving from the community is very positive, and we are excited to introduce Buckeye Community Bank to more businesses and residents."

Adding new sites in strategically selected areas enhances the bank's visibility, allows it to offer more tailored solutions and reinforces its mission to support local businesses. The selection of the new sites resulted from meticulous research and engagement.

The bank's expansion strategy emphasizes a community-centric approach. Buckeye is committed to supporting the local business community to promote growth and prosperity. This approach includes offering innovative lending and cash management solutions while considering the unique challenges of the businesses and matching each client with a dedicated Buckeye banker with knowledge of the local market.

"Our strategic approach to this expansion plan is not just about the growth of Buckeye, it is about cultivating thriving businesses and communities to provide them solutions to succeed," Norton said.

Buckeye's team members are also actively involved in giving back through local projects and providing leadership to initiatives that benefit local communities. Buckeye remains dedicated to the efforts that have proven successful in earning trust, enhancing economic growth and fostering collaborative success.





A Letter from Ben P. Norton President and CEO

At this point in Buckeye Community Bank's rich history and promising future, it is important to reflect on our journey thus far and envision our future. A successful institution is built on a solid foundation that its founders, clients, and employees created over the years. Buckeye's founders envisioned a financial institution that would support and empower the local business community, and that pioneering spirit still guides us today.

From our humble beginnings, Buckeye has become a strong partner in the community and has continued to adapt to meet evolving needs. As a community banker, forward-thinking strategies are crucial to ensure that we continue to meet the banking needs of our clients.

Buckeye has embarked on our most significant expansion as we approach our

25th anniversary. In recent months, we have opened a new Main Branch across from our original location, a Loan Production and Servicing Center in Avon and an Operations Center in Sheffield Village. With our planned opening of a new branch in LaGrange, we will have grown our reach tremendously throughout the county and the greater region in less than a year.

As the only independent, locally owned hometown bank in Lorain County, we can quickly adapt to emerging opportunities. Keeping up with the needs of our local market is what we do best, and we are here to help you grow by providing the best products and services.

As we grow, we always keep sight of where we started. Our success is based on the values instilled by our founders and the trust we have earned from our clients. We do not take this for granted and remain committed to building upon the success that brought us this far.

In this issue, we want to introduce Kaleb Santo Domingo-Thompson, who joined Buckeye in July 2023 as a Commercial Services Specialist and works in the Avon Loan Production and Servicing Center. While he is new to Buckeye, he understands the importance of making an impact locally.

Additionally, we are pleased to announce Drew Alurovic as the Branch Manager and Business Development Officer of our LaGrange team.

Buckeye has begun to make connections in the area because of his knowledge and client-first approach.

As one of Buckeye's first employees and now its President and CEO, I've seen firsthand the impact banking choices can have on individuals and communities. Today, where you bank is more important than ever.

Unlike other institutions that make decisions far from where you live and work, Buckeye offers local decision making that considers your unique situation. We tailor everything we do based on your specific needs. Further, a dollar deposited at Buckeye supports local businesses and fosters local growth. By keeping money circulating locally, business loans are funded, investments are made, jobs are created, and the local economy is strengthened.

Beyond mere financial transactions, where you bank can profoundly impact your life. It's about investing in your community's future, fostering a healthier local economy, and gaining the benefits from a bank relationship that values you.

Buckeye Community Bank isn't just a choice - it's a statement about the community you want to live in. It's a commitment to community, personal service, and the belief that we can make our area more prosperous together.

We thank you for your continued trust in Buckeye Community Bank and look forward to seeing you soon.

Bank Staff Rallies to Impact Community

The dedication of Buckeye Community Bank staff to community service makes a tangible difference. They work throughout the year to strengthen the fabric of their communities by sharing their time, talent, and resources. Buckeye's commitment serves as a reminder that even small acts of kindness can leave a lasting positive impact.

The Buckeye staff came together over the holiday season to spread cheer by participating in Neighborhood Alliance's annual Christmas for Caring donation drive. To ensure the joy of the holidays was experienced by all, the bank's

staff members collected new, unwrapped toys, clothing and other essential items.

Additionally, Buckeye team members volunteered with Second Harvest Food Bank of North Central Ohio over several weeks, sorting and packaging food items for those who rely on the food bank. We are proud to help the Second Harvest Food Bank to fight hunger in our community.

These efforts are just two examples of the broader efforts by Buckeye to engage in meaningful community service projects throughout the year.





Alurovic to Lead Buckeye's LaGrange Branch



Buckeye Community Bank has appointed Andrew Alurovic to lead its new LaGrange branch, set to open in the heart of the village's downtown. The new Buckeye branch aims to bring personalized banking services to the community, offering a range of financial products and services tailored to meet the needs of residents and businesses.

"We are excited to have Drew Alurovic on board. Our mission to

serve the community fits perfectly with his impressive track record and focus on customer satisfaction," said Buckeye President and CEO Ben P. Norton. "We believe that under Drew's leadership, Buckeye will prove itself as a trusted partner to businesses and residents in LaGrange and the surrounding communities."

With more than three decades of experience in the banking and mortgage sectors, Alurovic brings a wealth of knowledge and expertise to the position. Having worked in various capacities, from lending to sales to management, he is well-equipped to lead the new branch towards achieving its goal of fostering strong community relations while delivering exceptional service.

The full suite of Buckeye's offerings, comprising of both personal and business accounts, loans and mortgages, will be available at the branch.

Scheduled to open in May, the LaGrange branch team has already begun implementing various outreach initiatives to introduce the community to Buckeye.

To keep up to date on our grand opening follow us at buckeyebank.com/lagrange.



First Mate Kaleb Santo Domingo-Thompson

Finding a career aligned with your values and goals can be challenging. Kaleb Santo Domingo-Thompson, a Commercial Services Specialist at Buckeye Community Bank, counts himself lucky to be able to make a significant difference in his local community.

"We are pleased that Kaleb joined Buckeye Community Bank. He brings a refreshing

energy and enthusiasm to his role that helps strengthen our client services," Buckeye President and CEO Ben P. Norton said. "In a short time, he has proven himself to be a skilled professional who genuinely embodies the values of our bank."

Santo Domingo-Thompson relishes the chance to forge enduring connections with local organizations. Providing direct assistance to the commercial loan team, he collects vital information for loan closings and renewals. He sees the Buckeye team's efforts as critical in fostering economic growth and stability in their communities.

"The camaraderie shown by the Buckeye team immediately impressed me. Every individual on the team strives to develop strong connections with our clients and fellow teammates," said Santo Domingo-Thompson.

"It creates a positive atmosphere that results in a strong team dynamic that helps clients succeed." As a community banker, he and his Buckeye colleagues are always energized by the challenges they face each day. With his approachable demeanor and quick smile, he puts people at ease as he works with a team addressing the needs of local entrepreneurs.

"I grew up in Elyria and am raising my family there now," Santo Domingo-Thompson added. "I have always been interested in being more connected to the community, which made joining Buckeye a fantastic opportunity. To me, we are never dealing with numbers or paperwork, it's about understanding the people behind every interaction."



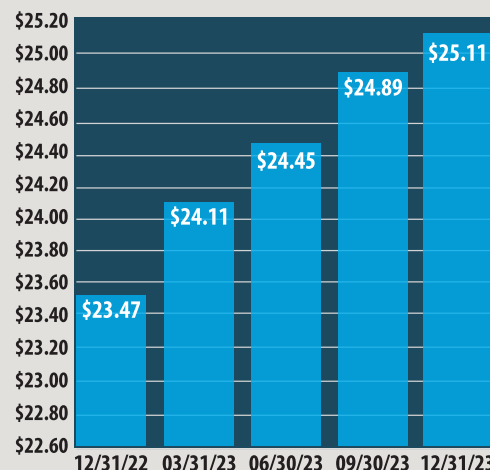
Kaleb Santo Domingo-Thompson

Kaleb earned his business management and accounting degree at Lorain County Community College. He and his fiancée, Taylor, have two sons.

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.





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Beware of “Pig Butchering” Scams

In an age where digital scams proliferate quickly, “pig butchering” has surfaced as a particularly insidious threat. In contrast to typical frauds that aim for quick payouts, pig butchering scams involve scammers building long-term relationships with their victims before defrauding them of substantial amounts of money.

By pretending to be potential romantic partners or investment advisors, scammers gradually gain the trust of their victims before leading them to financial ruin. It is crucial that you adopt vigilant and informed practices to protect yourself from such deceit.

- **Recognize Red Flags** – Scams often begin with unsolicited contact from a scammer who expresses strong emotional or romantic interest or offers “sure thing” investment opportunities.
- **Verify Identities** – Make sure you verify a new online acquaintance’s identity by performing internet searches, checking their social media profiles for authenticity,

using reverse image searches to check if their photos appear elsewhere and being skeptical of accounts with limited history or interaction before engaging deeply.

- **Never Share Information** – Do not give out personal, financial or sensitive information to someone you have only met online.
- **Use Strong Security** – Make your digital security stronger by using strong, unique passwords for different accounts, enabling two-factor authentication and keeping your software up-to-date.
- **Trust Your Gut** – Scammers manipulate and persuade, so trust your instincts when interactions seem suspicious, fast-moving or too good to be true.

Digital fraud is evolving rapidly, as these elaborate scams show. You can significantly reduce your risk of falling victim to these elaborate schemes by staying informed, exercising caution and implementing robust security measures. In today’s interconnected world, protecting your digital presence is as vital as safeguarding your physical health.



QUOTABLES

“The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty.”

Winston Churchill