

Client Spotlight: Polen Implement

As iconic as the John Deere brand they represent, Polen Implement has stood as a beacon for the local farming community for nearly a century. Founded 90 years ago, the Elyria firm is celebrating its history and planning for the future.

Dick Polen operates the family business that his father, Thomas, started in 1932 by renting space in a local electric trolley barn to provide farmers with hardware, equipment, and repairs. Throughout the years, the business has overcome challenges, stood with its customers and honored commitments while expanding its offerings to adapt to a changing industry.

"I think my father would be pleased that we have reached this milestone and are still going strong," said Dick, whose father grew up on a Lorain County farm before launching the business during the Great Depression. "I am extremely proud of our people and our family for their hard work to get us where we are today. We plan to keep growing by doing the right things we did to get here."

Polen Implement's founding came just before American farming experienced a significant transformation due to technological and machine advancements. Our growing country needed to cultivate more extensive tracts of land and increase production yields to meet our food needs. According to Polen, the farming sector continues to embrace innovation, with farmers increasingly using data to gain insight into everything from weather conditions to crops, livestock, and pests. It was a glimpse into the future when John Deere revealed its fully autonomous tractor this year that can plow on its own or work with a combine to harvest crops more efficiently.

Dick and his brother, Thomas Jr., were involved in the family enterprise from an early age. In 1976, the brothers decided to split the company, with Thomas Jr. and his family taking control of Elyria Fence Inc. Dick currently is joined in the business by his two sons, Rich and Tony, and son-in-law, Steve Jackson.

After real estate, equipment is often the second largest expense on a farm's balance sheet. Operating as an independent dealer rather than buying and consolidating multiple dealerships, Polen Implement provides the kind of



L to R: Tony Polen, Rich Polen, Steve Jackson, Dick Polen

personalized service that is missing from larger dealerships. Polen said they offer skilled staff and manage inventory effectively by focusing on their community and customers.

"We have grown our business because we know we are responsible to our customers," said Polen. "We make sure we have the equipment and parts they need in stock, and we provide them with great equipment and thoughtful service."

"They know us, and we know them, which is not true of most dealers today. You want someone who cares about your work and is responsive. It's why we have earned trust and are blessed with loyal customers."

The aspect of personal relationships is something Polen said he values in Buckeye Community Bank. "Buckeye has been very good to us, and they understand our business," Polen said. "When you go into Buckeye, you still have a relationship with the people - that's not really the case with other banks. My father taught me long ago that you build solid business relationships and work with people who care about your success."

"The story of Polen Implement is a wonderful example of a family-owned business proving that with hard work, attention to meeting the needs of your customers and a vision of what's ahead, demonstrates you can achieve the American dream," said Buckeye President and CEO Ben Norton. "We at Buckeye Community Bank are honored to work with a bedrock local company whose achievement is a testament to the Polen family's dedication, vision and commitment."

Visit polenimplement.com to learn more about Polen Implement.



A Letter from Ben P. Norton President and CEO

It will soon be time for the national crowd to start encouraging you to support small businesses everywhere. While Buckeye Community Bank supports this sentiment wholeheartedly, the support of local businesses and the power of community are the foundation of our existence every day.

Our independent, community-minded bank celebrates its 1999 founding this month with the core principle of supporting local businesses, organizations, and residents. Since day one, Buckeye has been dedicated to ensuring the local community has access to financial resources it needs.

It matters where you bank. Buckeye remains the only local bank with community leaders and a focus rooted in relationships and the people to make things happen. When a community bank vanishes, much local capital is lost, reducing local spending, decreasing financial investment, and eroding community confidence. As community-focused institutions disappear through mergers, acquisitions, and closures, out-of-town banks remain, and alternative financial services emerge, making it more difficult and expensive to obtain traditional financing.

Larger banks often lack the relationship banking philosophy ingrained in the way Buckeye conducts business - making local decisions based on our deep market and client knowledge. Buckeye underwrites a wide range of business and consumer loans for clients who may not fit into the standardized formulas bigger banks use when making decisions.

Buckeye's portfolio of highly localized loans has a solid track record. Community banks have a minuscule loan charge-off rate

(President's Letter continued on next page)



Buckeye Cares About Community



Our team at Buckeye Community Bank is active in our community and supports everyone who works hard to improve it.

Supplying Needed Items for the Blessing Box



Members of our Buckeye team raised funds and gathered supplies recently to help stock the Lorain County Free Clinic's Blessing Box project. Several free-standing cabinets throughout the community contain non-perishable food and personal hygiene products. By providing easily accessible consumable items, the effort aims to help individuals in need. Residents can access the boxes anonymously day or night.

Teaming Up to Promote Local Businesses, Community Wide

Buckeye teamed up with the United Way of Greater Lorain County for the second year to back the Small Business United initiative. The partnership



promotes local businesses while raising funds for the organization's mission. Businesses in the area offered their customers the chance to donate at the register to benefit the United Way's programs for working families. Buckeye pledged to match the first \$5,000 in donations as part of the program.

"Buckeye Community Bank has a steadfast commitment to helping local businesses and communities thrive, so we are pleased to join the United Way to support their vital efforts," said Buckeye President and CEO Ben Norton.

Strengthening Connections to Local Causes

Buckeye was proud to support the Community Foundation of Lorain County's annual Connect to a Cause campaign. More than 70 local organizations benefit from this unique crowdfunding effort, which raises funds to support their crucial work in Lorain County. Through its participation as a Business Champion, Buckeye joined other local firms to contribute to matching donations that benefited the participating organizations, extending the power of individual contributions. This year's event featured 74 organizations that support arts and culture, education and youth development, and health and human services in Lorain County.

"We are proud to support this distinct way to recognize the fundamental efforts to create a thriving Lorain County," said Norton. "The Community Foundation of Lorain County consistently demonstrates great leadership with its efforts to recognize the power of the work being done daily by these groups and how we all benefit from increased civic engagement, economic growth and strengthening the fabric of our communities."

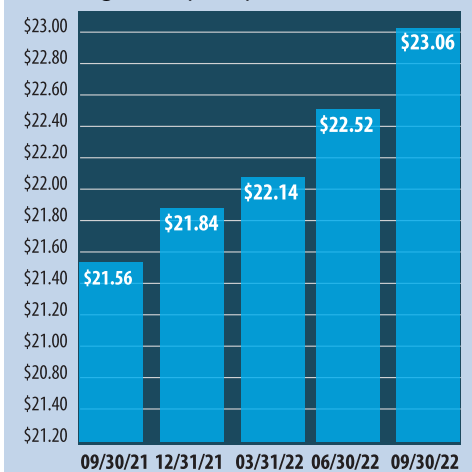
Caring for Newcomers

With the outbreak of the war in Ukraine, the Lorain County 4 Ukraine group has spearheaded local efforts to provide much needed assistance to Ukrainian refugees

relocating in Lorain County. Buckeye Bank is gratified and humbled to support the efforts of those in our community helping those affected by the war in Ukraine. Buckeye participated in the group's recent benefit that saw all proceeds go to assist with the emergency humanitarian needs of refugees. If you want to support the group's efforts, you can donate at bit.ly/LC4Ukraine.

Quarterly Book Values: Financial Position

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.



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.

(President's Letter continued from page 1)

because they know who they are lending to, compared to megabanks, who collectively often have ten times the loan charge-off rate of community banks.

This path has also been made difficult by federal officials. As monetary policies change to address inflation issues, regulators have issued numerous directives and rules that have increased the costs of community banking.

With exceptional customer service and ties to local values, Buckeye meets the financial needs of our community. Deposits at Buckeye stay local, contributing to our local businesses and community growth.

We celebrate Polen Implement on their 90th anniversary. Facing numerous challenges and

opportunities over the decades, the family-owned company, founded by Thomas Polen and led by his son Dick, has remained stable. Like Buckeye, they have been able to safeguard their future by staying on track and preparing the next generation of leadership. Technology has changed rapidly in their sector, just like Buckeye's, and they have adapted to it with an expert mindset to ensure it meets the needs of their customers, rather than just offering more bells and whistles.

We can promote the benefits of a community bank all we want, but we are nothing without our clients and the community's support. Buckeye's lending of local deposit dollars is vital to our community by helping businesses to create jobs and investment in growth

opportunities. Referrals and word-of-mouth from you are Buckeye's best defense against the larger banks massive advertising budgets. Spread the word to your friends, family, and colleagues if you support Buckeye's local mission. If you know of a business looking for financing or services, connect them with a Buckeye Community Banker. Your referral is the most valuable kind of marketing for Buckeye.

For our part, Buckeye Community Bank will continue to evaluate opportunities to generate new connections and meet local needs. We look to grow our reach to help more area businesses achieve success by continuing to enhance our digital and in-person experiences. It is a true honor for us to be your partner today and in the future.



First Mate: Kelli Haffner, Controller

For Kelli Haffner, Buckeye Community Bank's Controller, a love of numbers matched with an opportunity to make an impact in her community fuels her daily work.

"Since I was a kid, I've enjoyed doing things related to numbers that most people avoid," said Haffner, who added that she is excited to work in this field. "This kind of logical, analytical thinking has always appealed to me."

In her role, Haffner is tasked with supporting the bank's leadership by overseeing all accounting-related activities, including high-level reporting, managerial accounting and finance. She assists in preparing operating budgets and performing essential duties related to general ledger recording. This linchpin role requires excellent organization, management, analytical and communication skills.

While her obsession with numbers is key to the position, Haffner, as a community banker, enjoys the "roll up your sleeves" approach to being part of an integrated internal team. To ensure Buckeye's clients succeed, she said, every Buckeye team member must have a general understanding of what's behind the numbers and work to become well-rounded in the various aspects of the bank, so they are ready to dig in and contribute.

"There's a tremendous amount of knowledge and a passion for making the community better by serving all Buckeye's clients," said Haffner, a self-proclaimed introvert who is humble about her contributions and accomplishments. "Being part of Buckeye has reinforced to me how crucial it is to work together, engage with the community, and work with our partners to make an impact here."



A graduate of Lorain County Community College and Hiram College, Haffner embraces the true spirit of community banking and is pleased to be part of a growing organization. Her expertise in community banking and expanding financial knowledge makes her a key member of Buckeye's plans.

Haffner loves spending most of her time with her husband, Kris, and the couple's two teenage children, Cameron and Andon.

Buckeye Allows You To Focus On Your Business



At Buckeye Community Bank we know you are serious about operating and growing your business, so we are focused on being the partner you need today and tomorrow to achieve your goals. As the only local business-focused bank, Buckeye provides convenient products to help you run your business more efficiently. You can focus on what matters most - running your business - with Buckeye's Merchant Services and Courier Service.

Buckeye Merchant Services helps you build your clientele with the ability to accept Mastercard, Visa, American Express or Discover. We can make all the difference between making the sale and missing it.

Buckeye has partnered with Heartland Payment Systems to provide Merchant Services to your business. Heartland offers the most secure card processing solutions available. Since Heartland is the direct processor, there are no fees. With an average call wait time of 30 seconds, Heartland offers award-winning customer service

24 hours a day, seven days a week. Heartland provides a seamless transition from your current credit card processor, and only takes a minute to join.

Buckeye Courier Service brings the bank directly to your business. Buckeye's safe, secure and flexible service allows you to run your business without worrying about running to the bank. A professional courier handles your banking activities onsite. All types of companies can benefit from Buckeye's Courier Service. Schedule and frequency are up to you, from routine visits to on-demand service.

As hard as it is to run a business, Buckeye works with you to make business banking as easy as possible. Count on Buckeye Community Bank for all of your business banking needs. We can help you stay on track with your financial goals both now and in the future. Contact Sarah Smith at 440-233-8800 to learn more about Buckeye's Merchant Services and Courier Service.



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Protect Your Business Accounts From Attack

Cybercriminals are targeting businesses to gain unauthorized access to their data and accounts. Access to an organization's accounts allows thieves to make unauthorized transactions, transfer funds, add fake employees to payroll, and steal sensitive business and customer data.

Here are some tips from the American Bankers Association to keep your business safe:

- **Educate Your Employees** – The first line of defense is your team. Establishing a robust security program and educating employees on warning signs, safe practices, and responses will protect your company and customers.
- **Protect Your Online Environment** – Protect your online space just as you protect your cash and physical space. Update your computer's virus protections, encrypt sensitive data, and change your passwords frequently.
- **Partner with Us to Prevent Unauthorized Use** – Ask your Buckeye banker about safeguards against unauthorized transactions. A fraud prevention tool, such as



Positive Pay, can identify, authenticate, and block fraudulent transactions.

- **Understand Your Business Responsibilities** – Be sure to review and consider the details of your account agreement and the security measures required. It is crucial to understand and implement security safeguards. If not, your company might be liable for takeover-related losses.
- **Be Vigilant and React Quickly** – Be aware of unusual account or network activity, pop-ups, and suspicious emails. Contact your financial institution immediately if you suspect a breach and stop the online activity.

Find out more about protecting your business and yourself at bit.ly/buckeyesecurity.

QUOTABLES

“The secret of change is to focus all of your energy not on fighting the old, but on building the new.”

*Socrates
Greek Philosopher*