



The Buckeye Beacon

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

Vol 9 • Issue 2

Client Spotlight

Stewart's TV & Appliance

The city of Elyria has seen many changes over the years, but one thing that has remained constant is the family-owned Stewart's TV & Appliance on Cleveland Street. Since 1946, it has been a solid part of the community and is now led by a second generation of Stewarts – Ed, Nancy and Pam.

The current owners take great pride in the services they provide and their connection with the community. This was started by their father, Dick, who with his wife, Jane, had nine children and each of the children at one point worked at the store. Ed, the company president, learned about the business from his father when he started working at the store as a teenager. He, Nancy and Pam run it with the same dedication and passion their father displayed for so many years.

"One of the most valuable lessons we learned was that if you relate well to the community and take care of the customers skillfully, you will succeed," said Ed, who impresses with his friendly demeanor, quick knowledge and passion. "Ultimately, that's what we strive to do. I like having partners and people I can trust, so we can all excel at what we do instead of feeling like the burden is on one person."

The store is always bustling with activity, from customers asking about new appliances to those reaching out with questions or scheduling a repair. The Stewart family has built a reputation of honesty, straightforwardness and expertise, ensuring every customer receives the best service.

"It's all about caring for the customer and building long-term relationships. Our business was built on service and integrity, and we've enjoyed being part of the community for many years," said Nancy, who is cheerful when interacting with customers. "Our customers are phenomenal, great people that we connect with and are fantastic about spreading complimentary feedback about us."

As you enter Stewart's TV & Appliance and search for one of its many household appliances, you are greeted with a smile and a general interest in what you need. The Stewart team,



Nancy Schneider and Ed Stewart

which numbers 25 today, listens carefully to your requirements and shows you options that meet your budget and needs.

During the past several decades, the Stewart family has welcomed new generations of customers from families who frequented the store. They are always greeted with the same warmth and expertise.

Stewart's TV & Appliance joined Buckeye Community Bank after a larger institution acquired their previous bank and showed little interest in the company. According to Ed, Buckeye provides a strong community focus, and a new level of service and business-focused offerings not available from their previous bank.

"Although things have changed greatly, Stewart's TV & Appliance and the Stewart family continue to serve as a beacon of trust and reliability in the community," said Buckeye President and CEO Ben Norton. "Stewart's has persevered over the rise of big-box stores and online shopping, thanks to its commitment to the customer, its expert approach and dedication to the community."

As the company's leadership team thinks about its future, Ed's son, Kevin, currently is with the service department after starting with the company as a teen. The Stewart siblings hope that their steady growth continues to the next generation, ensuring that it remains a fixture in Elyria for many years to come.

Learn more about Stewart's TV & Appliance, its products and services at stewartappliance.com.



A Letter from Ben P. Norton President and CEO

The news has been dominated by the failure of out-of-state financial institutions and the potential strain they may put on the American and global banking systems. When these stories make the news, the public wonders if the system, and their bank, is safe. Once these crises pass, regulatory responses to the irresponsible actions of the big banks often burden the banks doing things the right way.

This news does not represent Buckeye Community Bank or the banking industry as a whole. As Buckeye operates independently, with its own business model, risk management strategy and diversified clientele, we are not affected by any other bank.

Unlike these few bad actors, we put every effort into serving our local communities. Like other well-run community banks, Buckeye focuses on developing long-term local relationships with a personal approach. Our locally based leadership and board of directors take a very different approach to risk management than those that have been making headlines recently. Buckeye's approach is more conservative, emphasizing safety and soundness instead of attempting to maximize profits through aggressive risk-taking and chasing the latest trend.

Buckeye had another strong year despite the challenging landscape. We aim to continue serving our current clients while expanding our reach to new ones. We have invested significantly in products, people and technology while staying committed to our founding principles and disciplined approach.

(President's Letter continued on next page)



Buckeye Cares About Community



Buckeye Community Bank prides itself on its commitment to actively engaging with its clients and local businesses, as well as the institutions and organizations that make up the communities in which we live and work. Our community bank's tradition of sharing time and talent with worthwhile local causes is long-standing, and we are proud of our employees' efforts in making the community better.

Preparing New Professionals for Success

A group of hardworking students from Lorain County JVS's Digital Media Arts program contributed creatively to the annual report cover for Buckeye Bancshares, Inc. and Buckeye Community Bank this spring. Students demonstrated excellent technical skills, information design and conceptual thinking throughout the project.

Students learned about corporate annual reports and the importance of brand identity and messaging under the guidance and leadership of LCJVS' Greg Wing and Buckeye's Heather Boone. The design by Yennessa Otero, a senior from Amherst, was chosen for this year's Buckeye annual report cover. Class members have had the opportunity to work on a real-world graphic design



Greg Wing, Yennessa Otero and Heather Boone

project as part of the course's curriculum for the past two school years. By developing unique solutions to design problems and generating new ideas, the

students can express their creativity and innovation.

"The creativity and skill displayed by the Lorain County JVS students are impressive. We thank them for their efforts and appreciate the work of Greg Wing and Heather Boone in leading the project," Buckeye President and CEO Ben Norton. "By partnering with these future professionals, we hope to provide them with real-world experience and feedback that will assist them in preparing for future success."

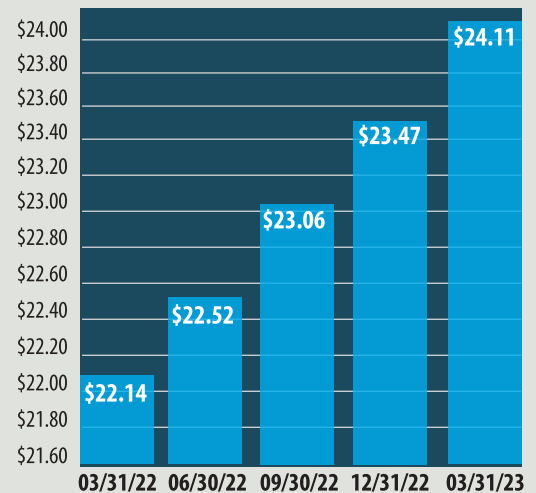
The assignment allowed students to learn about working with clients and demonstrate strong communication when presenting their designs and revising their work based on feedback. It was evident that the students were proficient with professional software tools, such as Adobe Photoshop and Illustrator, as well as their ability to prioritize tasks, manage workloads and meet deadlines.

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)

We remain committed to local success and our bank's important role in this community. We make a difference in the community through the work we do. I'm proud of the Buckeye team's achievements during the challenges of the past few years.

In this issue, we highlight the team of Stewart's TV & Appliance, a long-time fixture of the Elyria community. Ed, Nancy and Pam Stewart, the family's second generation of leadership, know

that success begins with the treatment of and response to the client's needs.

We want to introduce you to our newest staff member Chris Pratt, Business Development Officer, who focuses on the connection between retail banking, business development and commercial lending. Chris brings extensive experience developing and implementing growth opportunities within and between organizations through the long-term value of clients and relationships.

Our guiding principle has remained consistent - providing access to financial resources and services to help local businesses thrive. As we look forward to the future, we remain confident, attentive, adaptable and disciplined.

We are passionate about what we do and care deeply about our responsibilities to the community. With deep gratitude and appreciation on behalf of our team, I express our sincere thanks and appreciation for your support.



First Mate: Chris Pratt

and banking that he can use to identify and leverage growth opportunities.

The support Pratt has received from Buckeye colleagues and collaborators has been encouraging, he said. His experience gives Buckeye a fresh perspective on operations and strategies that drive innovation.

Buckeye’s people, culture, values and goals have impressed him.

“Upon first meeting Buckeye Community Bank’s leaders, I could see how passionate they were about seeing local businesses and the community flourish. I knew I wanted to be part of a team working hard to build long-lasting relationships that support the local economy,” Pratt said. “Great community banks like Buckeye play such a crucial role in the development of their community. I find it rewarding to be part of a group motivated to make life better for the businesses and people in the market where they are based.”

His proven track record of success in business development and

years of experience make Chris an invaluable asset to the Buckeye team. In his role, Pratt is responsible for fostering relationships with local business owners and promoting Buckeye’s products and services. The challenges that business owners face are unique, and Pratt has worked with businesses of all sizes.



Chris Pratt

An essential component of Pratt’s organizational success is working across varied departments. By establishing clear communication and working to understand everyone’s goals and priorities, he will build trust and relationships.

“With his wealth of knowledge and experience, Chris Pratt is a valuable addition to the Buckeye Community Bank team,” said Buckeye President and CEO Ben Norton. “We believe his contributions to support our clients and local businesses by raising awareness of the advantages Buckeye offers will have a great impact.”

Pratt, a graduate of the University of Akron, and his wife, Kelsey, have three school-aged children. The couple, who enjoy traveling, are kept busy with the kids’ activities and youth sports.

The Power of Community Banks

There are many advantages to partnering with Buckeye Community Bank over an out-of-town megabank. We prioritize the needs of our local community instead of catering to national or global markets.

It is Buckeye’s goal to build a solid relationship with local business owners and members of the community. Local businesses can benefit from the wide range of financial products and services we offer.

Local ownership is one of our most unique differences from big banks. We also better serve businesses located here by:

- **Supporting the Local Economy:** Funds deposited with Buckeye stay here, supporting local businesses and individuals.
- **Local Decision-Making:** Buckeye’s lending decisions are based on local knowledge and relationships. Our decisions are not based solely on algorithms and credit scores like the larger banks.
- **Access to Resources:** Buckeye’s mission is to provide financing and other resources to local businesses in a way that may not be available from larger institutions. Locally deposited funds are invested in supporting local businesses and organizations

to grow and succeed in building a stronger and more resilient community that supports our local economy and quality of life.

- **Community Approach:** Having a diversified customer base and deposit base allows us to manage risk conservatively. Knowing that your success is Buckeye’s success makes our commitment to you even more robust.
- **Community Reinvestment:** Investing in the community is one of Buckeye’s most vital strengths. We help create jobs and stimulate economic growth by providing local businesses and individuals with loans and financing.
- **Stronger Relationships:** Our team of dedicated community bankers takes pride in building solid relationships for today and tomorrow. This approach means better customer service, more personalized financial solutions and greater trust.
- **Community Involvement:** Our team members participate in local community events and initiatives. When you work with Buckeye, you support a local financial institution committed to strengthening the local economy.

Working with Buckeye Community Bank is a great way to support your local community. We can all benefit from partnering together to prioritize the needs of our community and build a vibrant, prosperous local economy.



Buckeye

COMMUNITY BANK

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Streamline Your Cash Flow

With cash management services from Buckeye Community Bank, you have real-time access to your accounts without hassles and proven ways to improve your business' performance.

With the right cash management services, you can maximize efficiency and control your cash flow with tools like:

Automated Clearing House (ACH) Origination

- Disburse employee payroll through direct deposit, make vendor payments or collect reoccurring monthly billings
- Initiate same-day ACH credit files and debit files

Positive Pay Check Fraud Detection

- Issue your checks and create a file with details that are matched with the incoming checks to be paid
- If a non-match or red flag occurs, you

have the opportunity to approve or deny the check

Convenient, Secure Cash Vault Service

- Designed for companies that transact a significant portion of their business through the exchange of cash
- Offers increased safety by using armored carriers for delivery or pickup of cash
- Placing your currency and coin orders

Sweep Services

- Maintain a target balance in your account to help improve cash utilization

Businesses of all sizes can benefit from Buckeye's cash flow management services.

Contact Chris Pratt at 440-233-8800 to find out how these tools can save you time, keep your funds secure and make the most of your cash.



"One person with passion is better than forty people merely interested."

E. M. Forster