

The Buckeye Beacon

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

Vol 5 • Issue 3

Client Spotlight: Stripmatic Products

In an incredibly changing and challenging world, business leaders need to know that they have the resources and partners needed to fuel a strategy for growth. Bill Adler, who owns Stripmatic Products with his wife Liz, knew that when he purchased the company in the mid-1990s, he would need these elements to regrow the firm that has made auto and heavy truck parts for decades.

The Adlers' strategic plan was for Stripmatic, which was founded in 1946, to focus on what made it unique and allowed it to deliver a level of product, value and service that kept it ahead of domestic and global competition. The company's patented process uses steel to make bushings, spacers and tubular parts for the transportation industry.

While the company was enjoying success, including expanding its employee base from 12 to 40 to match growing demand, Stripmatic's leadership discovered that their bank was changing its priorities.

"We strive to do the best we can for our clients to ensure that we are making what they need faster, better and more efficiently," Adler said. "We needed to stay focused on what we do very well. This helps us meet the needs of our customers who have trusted us over the years while building our reputation and business.

"We expect the same dedication in the relationships we have with firms we work with, but we were starting to get very frustrated at the way our old bank was treating us," Adler said. "For years, we had fit their strategy well, but then they were acquired by a larger banking system, they seemed to change the way they felt about us. We were exceeding our goals and doing what we needed to grow our business, but they became more rigid and seemed not to want to understand our company."

Adler started asking trusted advisors for a recommendation of a reliable financial partner to help them continue to grow. After meeting with the Buckeye Community Bank team, Adler said the company found a bank and staff that would partner with Stripmatic in its strategic path.

"Buckeye is a great partner. We thought we might lose some of the services a larger bank could offer, but that wasn't the case at all as



Bill Adler, owner of Stripmatic

Buckeye matched what we needed with a higher level of service," Adler said. "Just like we need to deliver what our customer need, Buckeye does the work to understand our business, our challenges, our plans and what we need to keep moving forward."

"At Buckeye Community Bank, we constantly strive to embody our mission to be a partner to business, and we are so honored to have Bill and Liz Adler trust us," said Buckeye President Ben Norton. "A great company like Stripmatic has numerous options for its banking. Buckeye was able to demonstrate that we have the products and services to partner with businesses of all sizes. We enjoy building successful relationships based on trust, knowledge and service."

Buckeye Talks

Buckeye Talks Connects Clients & Experts

The new Buckeye Talks program kicked off in June with a presentation on cybersecurity and ways business leaders can protect and defend their businesses. Tina Hamrick, the founder of Lorain-based BITS, which provides customized technology solutions and IT advising, delivered the first session.

Buckeye Talks is a new program created by Buckeye Community Bank to connect its clients with experts who can share valuable knowledge and advice on essential topics in a flexible format. The next installment is "Meaningfully Connecting to Your Customers with Social Media."



For more information about Buckeye Talks or to attend a future program, please contact Lu Ann Krumlauf at 440-233-8803 or laenderle@buckeyebank.com.



A Letter from the President

Ben P. Norton
President



For any business to grow and succeed, it must focus on what it does best, provide clients with exceptional service and have necessary support. As Buckeye Community Bank continues to celebrate our 20th anniversary, we are constantly reminded that what we do best is to ensure that funding is available to the small and mid-sized businesses that fuel our local economy.

We have told our founding story often during the past two decades and continue to do so today, because it still rings true. The spark leading to Buckeye's creation was the obstacles encountered by an entrepreneur, with a good business plan, when pursuing financial resources but found a lack of funding and support for local businesses. Before Buckeye, there was no institution focused solely on the local business community.

Today, with seemingly endless banking options available, it is a local institution like Buckeye that is so crucial to the success and vibrancy of the community it serves. Decision makers possessing a knowledge of the local marketplace, and having a stake in its success, keeps Buckeye the first option for the business community. Numerous bank branches dot the corners of intersections everywhere you look, but they lack the deep connection to where we live and work. While a physical location for a big bank may seem local, the dollars deposited in that branch leave our community and even our state to fuel other economies.

When bank mergers and acquisition continue, even successful companies may find they no longer fit an institution's portfolio and are no longer a valued customer. The changing banking landscape not only means a loss of funding available locally, but businesses may not be able to execute plans that translate into jobs and revenue for our region.

This issue's Beacon Spotlight features Stripmatic Products, a company that has

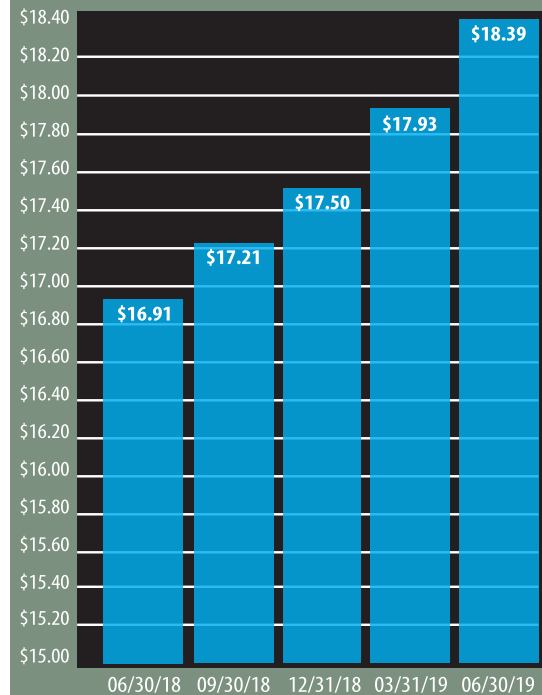
witnessed terrific growth and success since Bill and Liz Adler purchased it in 1996. The Adlers brought a laser-focused approach and hard work to a struggling Cleveland business that was founded in 1946. As a result of their strategy, Stripmatic has reestablished its dominance with a proven manufacturing process that creates tubular parts for its automotive and transportation clients with superior quality and efficiency delivered. Despite the company's year-to-year sales, revenue growth and expansion from 12 to 40 employees, its former bank seemingly started to lose interest in the company after it was acquired by an out-of-town bank. Stripmatic found they no longer received the level of service and flexibility that it needed.

One of the advantages of working with Buckeye is the tremendously talented staff who demonstrate their dedication to our business leaders and our community. Melissa Velez, this issue's Buckeye First Mate, is one of those staff members genuinely passionate about our community. After spending the first part of her career working for a bank that itself was acquired by a larger institution, Velez was recruited to join Buckeye. She has seen the results first hand of what being a community banker means and the invigoration that comes by championing the small and mid-sized businesses that power local jobs.

Every day more and more people are figuring out that bigger isn't necessarily better. Buckeye is a trustworthy institution that holds itself accountable to its clients and community. While million-dollar advertising budget may try to convince you that the other banks care, banking at Buckeye brings you a full menu of services available with the added benefits of local decision making, higher quality service, better stability and more significant community impact. We, at Buckeye, remain faithful to serving local businesses because we are community bankers and we are your neighbors.

FINANCIAL POSITION

Quarterly Book Values



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.



New Buckeye Website, Social Media Launched

Buckeye Community Bank recently unveiled its new, redesigned website. The site, buckeyebank.com, was created to provide a better online experience with simple navigation and delivers more detailed product information. Additionally, Buckeye is growing its digital footprint with new hubs on LinkedIn, Facebook and Instagram.

"For a growing majority of people, their daily banking experience is in the digital realm," said Buckeye President Ben Norton. "With a client-focused mindset, we continue to add to Buckeye's robust digital banking capabilities that give clients the opportunity to bank any way they like. We also want to be more participatory in social conversation and deepen the lasting connections we make with our clients."

The client-centric approach to the new website is instantly apparent; the main image spotlights a Buckeye client and aims to promote the business owner, their business and impact in the community. At launch, Speak of the Devil's Kurt and Paige Hernon are the website's first focus with a story on the Lorain-based craft cocktail bar.

"Every day our efforts at Buckeye are focused on helping large and small clients alike and contributing toward helping them achieve their goals," Norton said. "Their stories help illustrate Buckeye's effect in the



community as the only locally based financial institution remaining where deposits and decisions remain here. When we work to tell our story and raise awareness of the work done here, we wanted to highlight those that trust and work with us daily."

Over time, more personalized content, updated product information and access to new banking tools will be added to the site to match insights received from Buckeye's clients, Norton said.

Connect today with Buckeye at Facebook, Instagram and LinkedIn by using the buckeyebank username or by clicking the social icons at the bottom of the new buckeyebank.com website.

First Mate MELISSA VELEZ



To say that Melissa Velez is enthusiastic about the growth and success of her hometown might be an understatement. The excitement Velez, who joined Buckeye Community Bank as a customer service representative this year, radiates is visible daily.

"This was a real opportunity, and I wish I would have made a move to Buckeye sooner," said Velez. "The move to Buckeye Community Bank forced me to step out of my comfort zone a little bit. I thought it might be a challenge, but it has provided me with an excellent opportunity to connect with the community and the clients we serve.

"We have seen a lot of change in local banking with the bigger banks moving in. All the big banks talk about the helping the community, but their actions do not do much to demonstrate it," said Velez, who spent the first part of her career with FirstMerit, which was acquired by Huntington. "The larger banks say a lot of the right things, but usually it is all about the numbers and not taking the time to

understand those they serve.

"The staff at Buckeye is committed to doing everything possible to help clients. We develop deep relationships and partnerships with the businesses in our community – and that's really cool."

Velez will represent Buckeye as a participant in the Leadership Lorain County class. She says she is looking forward to the opportunity to tell more people about Buckeye, as well as learning about the people and places of Lorain County, the unique needs facing the area and ways to help others succeed.

"I'm invested and dedicated to the future of Lorain. I'm glad that Buckeye gives me the opportunity to make meaningful relationships that help people," Velez added.

A lifelong resident of Lorain, Velez enjoys spending time with her family doing outdoor activities. She and her husband, Pete, have four children and two grandsons.



Buckeye

COMMUNITY BANK

105 Sheffield Center • Lorain, OH 44055

Get All the Benefits of a Buckeye E-Statement

With electronic statements for your Buckeye Community Bank accounts, you can help increase account security, save money, save time and further being a good citizen toward our environment. Signing up for Buckeye e-statements is straightforward and gives you a more secure, convenient and environmentally friendly way to review your account no matter where you are in the world.

Benefits of Buckeye e-statements include:

- Enhanced Security - Your e-statement cannot be stolen from your mailbox,

delivered to the wrong address or taken from your trash. Plus, you use your secure login to access your statements providing another layer of safety.

- Faster Delivery - E-statements require no delay for printing and mailing, so your monthly report is available as soon as it is rendered - meaning it is several days earlier than current methods.
- Easy Access and Retrieval - Access your past 18 months of account statements and check images by logging on to your Buckeye online accounts. You can view your statements 24 hours a day from anywhere. Choose to download and save your statements wherever it is convenient for you.
- Saving Our Planet - E-statements not only provide a convenient and faster way to manage your account, but they also reduce the use of chemicals and other natural resources needed which impact the environment when delivering a print statement.

Enrolling for e-statements is as easy as logging into your Buckeye NetTeller account, selecting the Electronic tab and then the Sign Up/Changes tab. Select the box to enroll all available accounts and document types shown.

For more information or help enrolling, please contact Sue Horan at 440-233-8800.



The way to get
started is to
quit talking and
begin doing
Walt Disney