

The Buckeye Beacon

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

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Client Spotlight: North Ridge Laser Wash



At a very young age, Robert Branz learned the importance of providing clients with a great experience and responding to their concerns. Branz, who co-owns North Ridge Laser Wash and Speedy Clean Express Laundromat, gained his entrepreneurial streak and business focus from his father, Frank, who owned a local rental equipment business for decades.

When Branz decided to chart his own path, he researched the landscape and saw an opportunity to start an auto wash. Branz and his brother, Charles, built the 42263 North Ridge Road facility in 1996 from the ground up and gained a competitive advantage by investing in innovative technology. Today, Branz businesses strive to stay true to their mission to “always serve the customer” in their daily operations.

“I was born into a family business. I remember always being around the business since I was 5,” said Branz, who owns the auto wash today with his son, James. “We have always prided ourselves on having a clean environment, in which equipment works, and where our customers feel heard and cared for.”

In the 25 years that Branz has owned North Ridge Laser, he has adapted to client needs and ensured that the site’s equipment works properly. Recently, North Ridge Laser started offering prepaid wash memberships.

“Our businesses are still owner-operated, which is becoming increasingly scarce. We still believe in the old philosophy “owner on premises,” but you don’t see those signs around much anymore. We still enjoy our interactions with customers, checking on the

equipment and ensuring the quality of our services is high to maintain our reputation. When we get compliments about our hard work, that makes our day,” Branz said.

No matter how diligently you work, no matter how much you do, not every customer will be completely satisfied. That’s why Branz and his partners make sure they hear concerns first, address and fix them, and ensure customers leave satisfied - and return.

As North Ridge Laser Wash was growing through quality customer experiences, Buckeye Community Bank launched. Branz appreciated Buckeye’s focus on the area’s business community. Supporting local is not a slogan to Branz as it works to benefits the greater good.

“The way Buckeye does business is the way I do business,” Branz said. “Today, more and more businesses are owned by large corporations, so finding one that is local and focused here is difficult. It’s nice to work with the same people at Buckeye every time. We have done a lot of business with Buckeye – they listen and always find a way to get the things we need done.”

“The Branz family has a history of entrepreneurship and building successful local companies in their blood,” said Buckeye President and CEO Ben P. Norton. “Robert takes great pride in being closely involved and doing the hard work necessary for a positive customer experience. Our team is proud to work with him and his partners, as well as others, who share our commitment in creating a positive experience for those they serve.”



A Letter from Ben P. Norton President and CEO

In 2021, Buckeye Community Bank had an impressive year, reflected in our financial results and the value we returned to you, our partners, our teammates, and our community.

Buckeye’s demonstrated ability to rise to challenges and opportunities for our partners has made me confident that we will continue a value creation path this year and in the future. By consistently meeting the local business community’s needs, we deliver on our commitment to creating value that matters for all of our stakeholders.

During the past year, we created bright spots by concentrating on a strategic approach to planning for the future needs of our customers, employees, shareholders and community. It has been proven that institutions that remain strategic yet flexible will thrive and grow. While technology and interactions may change, our focus on delivering the products needed by those we serve will not.

The spotlight in this issue features Robert Branz, co-owner of North Ridge Laser Wash and Speedy Clean Express Laundromat. As a child, Branz learned from his father that taking care of the customer is paramount, or else someone else will do it. He has spent decades providing excellent services and epitomizing the “owner on premise” principle of being present and accessible, which is rapidly disappearing.

Buckeye continues to be successful thanks to our excellent team. We believe in a shared commitment in an innovative mindset and a culture of success for all. We are grateful for our incredible team’s dedication to serving clients, shareholders and each other.

(President’s Letter continued bottom of next page)



Buckeye Cares About Community



Buckeye Helps Build Better Nights

Buckeye Community Bank employees recently built beds to support the efforts of Good Knights of Lorain County. The Amherst-based organization believes that a child's good night's sleep is essential to their health, academic success and growth.

The Buckeye team took part in helping the group positively impact the community during two of its build days. The volunteers assisted in building the bed frames, which another group of volunteers will deliver with mattresses in the coming weeks. Good Knights also provides each kid with a pillow, sheet set and blanket when the bed is delivered and assembled.

"We enjoyed helping Good Knights of Lorain County in their efforts to assist local families," Buckeye President Ben Norton said. "We applaud their focus on creating brighter futures for local children with a foundation built on a good night's sleep."

Research shows that sleep is an integral part of a healthy lifestyle. Kids who get adequate sleep have better attention, learning skills and overall mental and physical health. This fantastic local non-profit organization provides beds to children from low-income families.

Learn more about Good Knights and its goal to build and deliver 600 beds annually at goodknightsofcl.org.

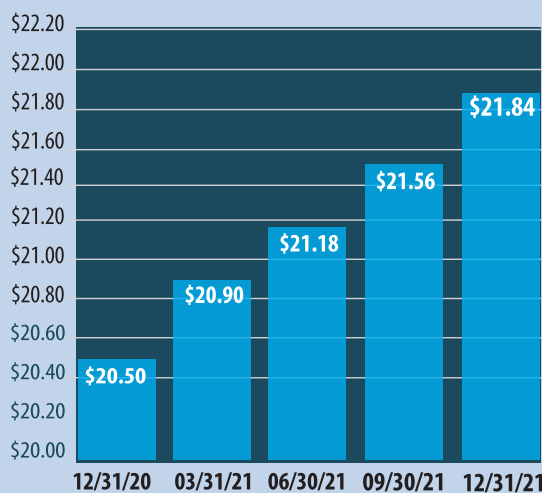


Quarterly Book Values: Financial Position

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)

In this issue, we introduce you to Derek Gansel, Taylor O'Dell and Adam Wirkowski, three promising new professionals at Buckeye.

Since day one, consistent and calculated growth in our client base and our community bankers has

been the primary component of Buckeye's formula. While we are in a time of profound challenges, we begin 2022 with a stronger foundation and continued momentum.

We thank you for your continued belief in Buckeye's

mission and direction. There will be a lot of work to do during the years ahead, and we look forward to being your partner. We ask that you continue to share Buckeye's message with your friends and colleagues in our pursuit of growth and success.



Happy Trails to Evelyn Galarza



Evelyn Galarza

As Evelyn Galarza recently retired from Buckeye Community Bank, she was sent off with lots of hugs and well wishes. Galarza served as a Customer Service Representative and was often the first

contact for many Buckeye clients.

She is known for her excellent service and care for clients and her infectious smile and positive attitude. When she joined the bank in 2015, after

working in global financial operations for a Fortune 500 company, she said she was struck by how connected her colleagues, clients and community members were at Buckeye.

"I am bittersweet about leaving, though I am very excited about the future," Galarza said. "Buckeye takes excellent care of its employees and clients. I will miss the day-to-day interactions and great relationships I have developed with the entire staff and our clients."

"Evelyn is truly appreciated for her willingness to go above and beyond to ensure that all clients are taken care of and for always being willing to help others, no matter the task," said Buckeye President and CEO Ben Norton. "She is a friend, a leader, and

an advocate for our community. She set a great example for our new generation of community bankers in how to treat people. We wish her the best in her next chapter."

Galarza plans to remain active in the community and her church. In retirement, she hopes to travel, explore nature, journal more, and spend time with her family, including four adult children, ten grandchildren, and four great-grandchildren.



Congratulations

Buckeye Adds Three to Strengthen Efforts



Taylor O'Dell



Adam Wirkowski



Derek Gansel

Buckeye Community Bank welcomes three professionals to enhance its support functions. Taylor O'Dell and Adam Wirkowski joined Buckeye as commercial services specialists, while Derek Gansel was appointed operations specialist.

"We are pleased to welcome Adam, Derek, and Taylor to Buckeye Community Bank and anticipate their strong backgrounds and energy will strengthen our client service," Buckeye President and CEO Ben Norton said. "They have demonstrated a commitment to Buckeye's culture of teamwork, relationships and dependability, and a strong interest in the local community and economy."

O'Dell and Wirkowski now provide direct assistance to the commercial loan team, improving its responsiveness and execution ability. They assist the team's underwriting processes by

collecting information for applications, reviewing credit, government and insurance details, and coordinating loan closings and renewals.

"Buckeye's community-oriented mission and focus on helping area businesses succeed attracted me," said O'Dell, who earned degrees from Lorain County Community College and Kent State University. "The leadership is equally concerned about the staff and the clients, and it shows in their work to meet the needs of the business community."

O'Dell, an Elyria resident, enjoys traveling with her fiancé, Jacob, and spending time with family and the couple's two dogs.

"Buckeye's focus on relationship building allows us to serve our clients better," said Wirkowski, who brings diverse experience in the manufacturing, service and mortgage sectors. "Our internal

structure of working as an interconnected team empowers us to take actions that directly benefit clients. It's refreshing to see the CEO and senior leaders daily connecting with the staff and delivering a clear picture of Buckeye's way."

Wirkowski, a Denison University graduate, lives in Westlake with his wife, Kate, and their two children. He likes to read, cook, and exercise with F3 when he's not working.

Gansel is an operations specialist who assists the team with account research, analysis, and verification. Routinely, he deals with customer service issues, wire transfers, audits, investments, and recordkeeping.

"Joining Buckeye has been a great experience. I enjoy the small, determined team setting and the fact that everyone knows each client they interact with," said Gansel, who brings a decade of related experience. "It is an environment that promotes assisting clients in the ways that they need to succeed."

Gansel, an Elyria resident, is the father of two daughters who keep him busy with sports and activities.



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Buckeye Merchant Services

With Buckeye Community Bank's Merchant Services, you can build your clientele. Accepting MasterCard, Visa, American Express, or Discover can mean the difference between making a sale and missing out.

Buckeye Community Bank has partnered with Heartland Payment Systems to provide Merchant

Services to your business. Heartland provides the most secured card processing solutions available. Since Heartland is the direct processor, there are no fees. Heartland offers award-winning customer service with a 20-second average call wait time, available 24 hours a day, seven days a week. Heartland provides a seamless transition from your current credit card processor, and it only takes a minute to join.

Partner with Buckeye and Heartland today by contacting Sarah Smith at 440-233-3925.



QUOTABLES

"Dream big. Start small. But most of all, start."

- Simon Sinek

