



The Buckeye Beacon

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

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Client Spotlight

Amherst Animal Hospital

A passion for what you do isn't a requirement for success, but it certainly helps. Dr. Kristin Yacobozzi of Amherst Animal Hospital takes great pride in developing lasting relationships with her patients and their families.

"I think my favorite part is becoming a trusted part of the family pet's life and welcoming their family as a part of ours," said Dr. Yacobozzi, who leads a bustling team of more than 22 animal-care professionals. "It is an honor to have served generations of families and be a part of their pets' lives."

In addition to traditional medical services, Amherst Animal Hospital offers boarding, doggy daycare and grooming services. The hours Dr. Yacobozzi spends working to help area pets may be long, but they often fly by. Her work has had many lasting effects, including meeting her husband, Matthew, whose dog was being treated.

Growing up around animals, she had not considered a veterinary medicine career until a high school job exposed her to the possibilities. She was fortunate to find a culture of support and mentoring at the clinic in her hometown. This experience and encouragement led her to study chemistry and biology at the University of Findlay and pursue her doctorate at The Ohio State University College of Veterinary Medicine. As she approached graduation, Dr. Yacobozzi sought a practice that would allow her to grow professionally and personally. She found that opportunity with Dr. Mark Gigliotti, whose father (Dr. Jerry Gigliotti) and uncle (Dr. Tom Gigliotti) started the practice in the 1955.

"It was the perfect situation for me. Dr. Gigliotti invested his time and provided me with a growing understanding of care and serving as a principled role model," said Dr. Yacobozzi, who took over the practice when Dr. Gigliotti retired last year. "The Gigliotti family's dedication to the local community has made a lasting impact."

The culture of Amherst Animal Hospital helps to increase the team's knowledge, address challenging situations and promote effective communication and teamwork with owners of pets. "We have an amazing staff," said Dr. Yacobozzi. "We work together to share our collective knowledge and passion for those



Dr. Kristin Yacobozzi

we care for to ensure our approach and care are consistent. Much of our job is serving as a partner, providing pet owners with the information they need in a world full of information. We want to ensure everyone is on the same page, so education becomes vital in helping their specific pets' behavior and health."

Even though her days are described as demanding, interesting, exciting and exhausting, she became frustrated with her old bank and the unnecessary work and concern it caused when it took them months and multiple contacts to address a fraudulent check. In Buckeye Community Bank, she found a local bank that would be invested in her success.

"We are very pleased with Buckeye and their team that cares about local businesses. I prefer to work with a local bank, and our various interactions have been pleasant. If there is a question or an opportunity, the Buckeye staff will take the time to work with you directly," said Dr. Yacobozzi.

"Dr. Yacobozzi and her talented team at Amherst Animal Hospital provide the type of personalized care that provides peace of mind when caring for a loved one and works to enrich our bonds with our pet," said Buckeye President and CEO Ben Norton. "Much like Buckeye Community Bank, they are incredibly accomplished in being responsive to a variety of situations and finding the right ways to partner with those they serve in innovative ways that make an impact."

Learn more about Amherst Animal Hospital at amherstanimal.com.



A Letter from Ben P. Norton President and CEO

Although success is never guaranteed, having the right plans, partners and ability to adapt quickly to changing conditions can increase your chance of success. Buckeye Community Bank's mission of empowering local businesses and communities has never been more needed as locally owned banks continue to disappear.

I have seen Buckeye's mission in action as we work with clients of all sizes in various industries to meet their unique challenges and opportunities. Buckeye's team of community bankers has built trust with our clients through hard work, commitment and ingenuity. I can't begin to express my pride in what Buckeye has accomplished over the past year, but there is still much more to do.

We are excited about Buckeye's future because we have many attributes that set us apart in the marketplace – local roots, local decision-making, local insights and a genuine commitment to partner with our local clients today and tomorrow.

Throughout Buckeye's history, we have faced numerous challenges. Our disciplined management has enabled us to navigate each one and serve as a source of strength for clients, colleagues, investors and communities.

Despite the many challenges we all have faced, Buckeye continued to generate strong earnings in 2022. With shrinking margins, increased regulatory costs and an uncertain economy, the banking industry, including Buckeye, faces strong headwinds. However, we choose to be optimistic and focus on helping our local businesses thrive.

In this issue, we introduce you to Dr. Kristin Yacobozzi, who is growing a legacy of care

(President's Letter continued on next page)



Buckeye Cares About Community



Supporting the Next Generation of Readers

Buckeye Community Bank staff and clients came together to raise funds to support the remarkable efforts of Dolly Parton's Imagination Library.

The Dolly Parton's Imagination Library program, which started in 1995, sends children an age-appropriate, high-quality book each month starting at birth until their fifth birthday. All Lorain County children can participate, regardless of income, in the local Lorain County Imagination Library program at no cost to families.

The Stocker Foundation established the Lorain County branch to increase child access to print materials and encourage parents to read to their children daily. Research shows that reading to children at an early age promotes school readiness, develops vocabulary and strengthens emotional development.

"The Lorain County Imagination Library initiative is an excellent opportunity to empower children and equip them with the tools they need to succeed. It is with great pride that we support this effort that is proven to make a significant impact," said Buckeye President and CEO Ben Norton.

Ms. Parton started the program as a tribute to her father, who she said was unable to fulfill his dreams due to his inability to read.

Nationally, the program delivers over 24 million books each year. The Lorain County chapter annually delivers over 100,000 books to local children.

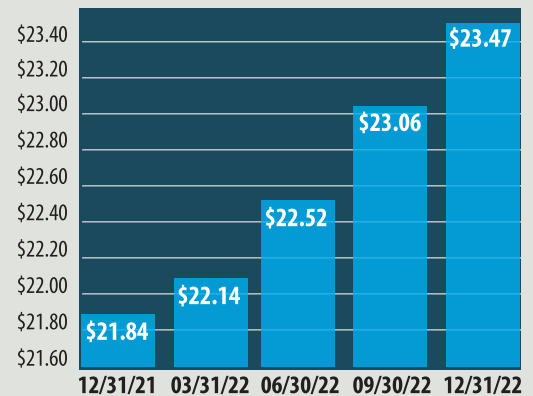
For more information about the Lorain County Imagination Library, visit peoplewhocare.org/lcil.



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)

established more than 60 years ago at Amherst Animal Hospital. Dr. Yacobozzi understands that relationships and earned trust are vital to enriching the lives of those she serves and how important an engaged team is in that process. In addition, we are pleased to welcome Madison Ball, Laura Pritchard, and Nicole Rourke to the Buckeye team. Each professional brings a unique commitment and talent, adding to Buckeye's professional environment and translating to higher quality service not found at the large banks.

The disruptions of the recent past have also created a catalyst for new opportunities to grow our offerings and reach. Our foundation is a commitment to the power of local and a responsibility to our communities. The Buckeye team is proud of our efforts to expand the bank's reach and looks forward to building on that commitment in the future.

We remain committed to cultivating deep relationships and a strong culture that will contribute to local growth and development.

It is exciting to see our activities enable people and organizations to accomplish remarkable things.

Despite the volatility of the current environment, I see unlimited opportunities ahead. I am encouraged by the work of our board of directors, leadership team, and staff that support our clients to achieve success in the face of current challenges. With continued dedication to our mission, I am confident we will accomplish much more together.



First Mate: Laura Pritchard

Having grown up in Dallas-Fort Worth, Laura Pritchard moved to Lorain more than a decade ago to be closer to family. She said that having the opportunity to connect with her family roots, get involved in the community, and create great friendships proved her decision was wise.

"It's hard to move away from what one has grown up with, but my family has always been the most important part of my life," said Pritchard, who joined Buckeye Community Bank as an Accountant in September.

"Laura is a wonderful addition to the Buckeye Community Bank team," said Buckeye President and CEO Ben Norton. "With her strong accounting background, ability to focus on the needs of internal and external clients, and passion for the community, she has proven to be a valuable member of our team."

Her role at Buckeye Community Bank entails working collaboratively with and assisting several departments. Pritchard maintains a comprehensive database of financial data, verifies all daily transactions and ensures compliance and accounting policies are met. Being part of the employee relations committee helps her connect with her coworkers more personally.

"I value the opportunity to be involved in the community, so Buckeye Community Bank's participation in many community service projects each year was an attractive factor in joining the bank," said Pritchard. "The team at Buckeye has been incredibly welcoming and friendly. I'm grateful for the opportunity to be a part of a team that supports the community."

Pritchard has gained accounting experience in the automobile, petroleum, construction and manufacturing industries. She earned her associate degree at Weatherford Community College and a bachelor's degree in business administration from Kent State University through a partnership with Lorain County Community College.

Upon returning to Lorain, Pritchard was able to move into the house her grandfather built in 1947. Exploring the greater Cleveland area, working on jigsaw puzzles, reading, playing piano and spending time with her family and three dogs are some of her favorite activities.



New Staff Adds to Buckeye's Responsiveness



Nicole Rourke

The Buckeye Community Bank team welcomed two new professionals recently to its frontline staff. Nicole Rourke has been appointed Retail Banking Officer, while Madison Ball joined Buckeye as a Customer Service Representative.

"We are delighted to welcome Madison and Nicole to Buckeye Community Bank. Their enthusiasm and engagement have demonstrated that they care about their clients,"

Buckeye President and CEO Ben Norton said. "Madison and Nicole are often the first members of the Buckeye team that the public and clients may interact with initially. We are pleased that their actions directly reflect Buckeye's values and commitment to helping local businesses in our community have access to the financial products and services they need to succeed."

In her new role, Rourke opens accounts, advises clients on Buckeye services and collaborates with other Buckeye team members to deliver high-quality customer service and resolve



Madison Ball

any emerging issues with accuracy and efficiency. A significant aspect of Ball's role is one-on-one contact with clients in order to complete account transactions, provide accurate and complete account information, and establish relationships and trust with clients through open and interactive communication.

Both of the new employees are making an impact and adding value to Buckeye's clients as they work to

engage and respond to their needs.

Rourke, a Lorain County Community College graduate, has gained extensive experience in the banking sector, recruiting for manufacturing companies and management in retail environments. She is a resident of Grafton.

An Elyria resident, Ball has worked in retail and the food industry before joining the bank. She is a recent graduate of Elyria High School.



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Secured Buckeye Cards, Secured Future

With a secured Visa card from Buckeye Community Bank, you can establish or improve your credit. Secured cards can be obtained by completing an application and opening a savings account pledged as collateral.

With a minimum credit line of \$300 and a maximum of \$5,000, your credit limit aligns with your account balance. Take advantage of the secured Visa card to establish or improve your credit.

Secured credit cards have an annual fee billed on your first monthly statement. When you have made 12 full months of on-time payments without any delinquencies, your secured credit card will be upgraded to a personal credit card with an account review and credit approval. At that time, your savings account is released as collateral and interest earned is credited to your account. Your

secured card operates just like a credit card when making purchases.

Get the card that helps you build or rebuild your credit by visiting our website at buckeyebank.com/personal/credit-cards or contacting Buckeye today at 440-233-8800.



QUOTABLES

Happiness and freedom
begin with a clear
understanding of one
principle: Some things
are within our control and
some things are not.

Epictetus

