



The Buckeye Beacon

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

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Client Spotlight: Extreme Boats Distributing

For an entrepreneur in a crowded space, taking a different path is vital and a way of delivering lasting value. Extreme Boats Distributing's Joel Morrison understands how important it is to create waves to stand out.

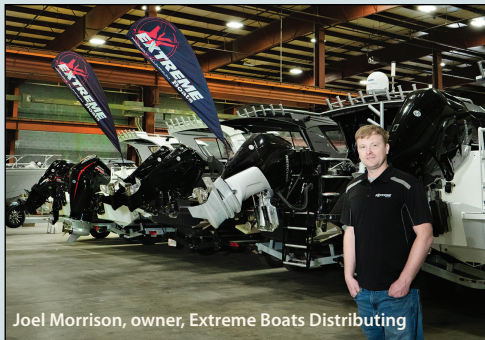
Extreme Boats Distributing, located in Brook Park, is quickly creating a reputation for premium watercraft for use in various water conditions. The company's aluminum hull boats offer natural corrosion resistance, few maintenance challenges and superior performance over fiberglass and plastic boats. These features make the locally finished vessels ideal for recreational and commercial use, from fishing and leisure boating to rescue operations.

"Our business has grown rapidly over the past few years," said Joel Morrison, who began exploring importing, upfitting and distributing Extreme Boats after a conversation with a client. "This a direct result of a unique approach and partnership that has resonated with people and our dedicated, hardworking, creative team."

Morrison's passion for boating started at a young age, spending countless hours around his family's business and spending time on the water with his father. After graduating from college, he returned to the area to work at his father's boat dealership before purchasing it and subsequently founding Extreme Boats Distributing.

Parma Marine is Morrison's local boat dealership selling Extreme Boats direct to customers. Extreme Boats Distributing is the importer and upfitter of these customizable heavy gauge plate boats nationwide through an exclusive partnership with Extreme Boats LTD of New Zealand. Extreme Boats Distributing goal is to expand its dealer network to make these great machines more accessible throughout North America. Morrison partnered with Buckeye Community Bank in 2023 to purchase a 20,000 sq. ft. manufacturing and distribution facility in Brook Park.

The aluminum hulls have helped the company tap into a niche but rapidly growing market. In the water, the lighter weight of the finished boat



Joel Morrison, owner, Extreme Boats Distributing

provides more lift and less drag with increased fuel efficiencies. A unique flooded keel, a feature that allows water to enter the central v-shape of a boat's hull, accomplishes this without sacrificing the stability at rest that all boaters desire. The company is quickly developing a reputation for quality, customer satisfaction and cutting-edge manufacturing techniques. To date, these custom boats have been delivered to every region of the country.

At Buckeye Community Bank, Morrison found a partner willing to listen and work with him to grow in the competitive boating industry.

"If you're in the recreation space, many banks won't consider you even if you have a great business plan and products," Morrison said. "The Buckeye team was one of the few that listened, got involved and wanted to learn more about us and what we were doing. They have been a great partner to work with and treat us very well."

"Buckeye Community Bank's partnership with Joel Morrison's entrepreneurial venture represents more than financial transactions, it's about supporting a shared vision for an innovative future," Buckeye President and CEO Ben P. Norton said. "As Extreme Boats Distributing continues to expand, reach new markets and develop even more advanced designs, we are proud to provide the necessary financing and strategic advice to help fuel their growth."

Learn more about Extreme Boats Distributing at extremeboats.com and parmamarine.com.



A Letter from Ben P. Norton President and CEO

In my role as Buckeye Community Bank's CEO, I'm incredibly proud of our team's part in supporting the vibrant communities we serve.

We consider ourselves more than just a place to deposit checks and apply for loans – we work hard to be a trusted partner. We believe in forming relationships and being an integral part of the community.

Buckeye is a strong and resilient financial institution. Our dedicated team focuses on strategic initiatives prioritizing customer service, growth and community engagement. From expanded lending options to enhanced deposit account solutions for all clients, we're meeting our customers where they are. This includes expanding our residential mortgage product offerings by allowing individuals to start their applications online.

We strive to follow the values that guide us since our founding: integrity, respect, community, reliability, and collaboration. To us, these values are more than just words. They are the principles that guide our daily actions and decisions. We continue our path to align opportunities for success with Buckeye's capabilities and the expertise of our team.

As we look forward to the opening of our new branch in LaGrange, we're reminded that our sense of community transcends geographical boundaries. We want to create a community and mutual support beyond our walls. Our financial investments are complemented by our commitment to volunteerism and service to local initiatives.

(President's Letter continued on next page)



Buckeye Cares - Neighborhood Alliance

Buckeye Cares About Community



Community-driven and socially responsible, the Buckeye Community Bank team understands the importance of supporting local organizations to build a stronger and more resilient community. Led by the bank's Employee Relations Committee, the staff gives their time and talent to efforts that directly improve the health, prosperity, and vibrancy of the community.

This past quarter, the Buckeye staff raised funds and collected non-perishable food to assist the Neighborhood Alliance's efforts to help residents dealing with food insecurity.

With its roots in Elyria, Neighborhood Alliance has long provided emergency shelter, homeless outreach, daily meals, nutrition services, and activities for residents of nearly all ages. In addition to funds and items donated by staff and generous Buckeye clients, the bank made a matching donation to contribute to the community organization and its cause.

Throughout the year, Buckeye regularly supports numerous initiatives and organizations to give back to the community and strengthen relationships. The bank has provided much-needed assistance and reinforced the bonds that make the area a place where community spirit thrives.

"One of the great benefits of being locally based and community-focused is interacting with

community members every day," Buckeye Community Bank President and CEO Ben Norton said. Neighborhood Alliance is a beacon for so many, and we are pleased to support their efforts. It's an honor to lead a team so deeply committed to serving our community. These kinds of efforts remind us of the power of teamwork and the importance of giving back."

The staff initiatives aim to raise both support and awareness for area organizations that Buckeye supports. In various activities throughout the year, the team hopes to encourage residents and businesses to support local causes.

Check out myneighborhoodalliance.org for more information on Neighborhood Alliance and how you can get involved.

Stay Safe and Outsmart Text Message Fraud

Messaging fraud, or application-to-person (A2P), has emerged as a significant threat in the evolving digital communication landscape, exploiting the trust and ubiquity of text messages. A common tactic involves messages that appear to be a marketing message from a trusted organization, an appointment reminder, a notification or a one-time password for account access.

The scam involves a fraudster sending you a message using automated systems, often impersonating a legitimate organization to trick you into providing personal information or sending money to a fraudulent account.

You can avoid messaging fraud by taking the following steps:

- **Be Skeptical of Urgent Requests:** Fraudsters attempt to create urgency, such as threatening account closure or legal action, to get you to

act immediately. Legitimate organizations will not pressure you to act immediately.

- **Verify the Sender:** Verify the authenticity of a message by contacting the organization directly through official channels, like their official website or customer service number.
- **Look for Red Flags:** Fake messages often contain poor grammar, spelling errors and unprofessional language. Be wary of messages that ask for passwords, financial details or personal identification numbers.
- **Never Click Links:** Fraudulent messages may contain links to fake websites that steal personal information. To access an organization's website, type its URL directly into your browser.
- **Use Two-Factor Authentication (2FA):** Enable 2FA for your accounts whenever

possible. The extra layer of security prevents scammers from gaining unauthorized account access, even if they have some of your information.

- **Keep Software and Apps Updated:** Keep your devices' operating systems and applications up-to-date. Security patches often include updates that protect against known vulnerabilities.
- **Report Suspected Fraud:** Report suspicious messages to the appropriate authorities, such as local law enforcement or the Ohio Attorney General's office. By doing so, you can prevent others from falling victim to scams.

Adding healthy skepticism and applying these tips can significantly reduce your risk of messaging fraud. Always remember it's best not to react to an unexpected message but to pause, verify and proceed cautiously.

(President's Letter continued from page 1)

Investing time and talent contributes to creating an environment where everyone thrives.

We celebrate local entrepreneurs making waves in their respective fields. With the unique work being done at Extreme Boats North America, Joel Morrison is revolutionizing the recreational and commercial boat-building industry. He and his team are gaining attention for their innovative approach. Buckeye

Community Bank shares Joel's commitment to quality and customer service. We are excited to see our partnership grow.

The future holds many exciting opportunities. By continuing to grow as the community bank we want to be, with our dedicated team, we can meet our clients' changing needs. As partners, we are committed to building a prosperous future for our community. By work-

ing together, we will overcome challenges, celebrate victories, and create a brighter, more connected future.

We greatly appreciate the trust and support of our clients, employees, shareholders, and community members. We promise to work tirelessly every day to earn and maintain that trust. We appreciate you being a part of our journey.



First Mate Drew Alurovic



A banking veteran like Drew Alurovic finds the opportunity to establish community banking in LaGrange, a community abandoned by larger institutions, a great responsibility. Residents and businesses in southern Lorain County were forced to travel miles for essential banking services when two large out-of-area banks closed their branches.

Alurovic was appointed to the post earlier this year and is known for his innovative thinking and community-driven approach. He knows this is an excellent opportunity to make a real difference and expand the Buckeye Way of Banking.

"The success of this branch is about more than just providing banking services. It is about building lasting relationships, developing trust, and fostering community ties," Alurovic said. "That's why it has been so important to me to get out into the community, meeting with local business owners, officials and residents to learn more about their stories and understand their needs."

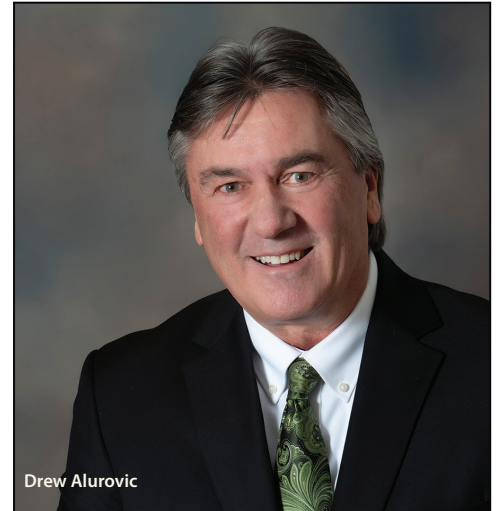
In preparation for Buckeye LaGrange Branch's opening in May, Alurovic and his team are working tirelessly to set up the bank and become more involved in the community as active members.

"Throughout its history, Buckeye Community Bank has focused on the type of relationships and service that have made it a cornerstone of the communities it serves," said Alurovic. "I have enjoyed my time here seeing how my Buckeye colleagues are invested in the success and future of our clients. We talk about being a partner to those we serve, and it is true that everyone wants to contribute to those here and see them thrive."

In addition to being a growing community, the LaGrange area has many characteristics that make it attractive to individuals, families, and businesses.

As a banking and mortgage industry veteran with more than three decades of experience, Alurovic brings a depth of knowledge and expertise to the position. As a professional with experience in lending, sales, and management, he is well qualified to lead the effort to foster strong community relationships while delivering exceptional service.

"A community bank's strength lies in its relationships. We know our branch will be a place for business and a community hub.



Drew Alurovic

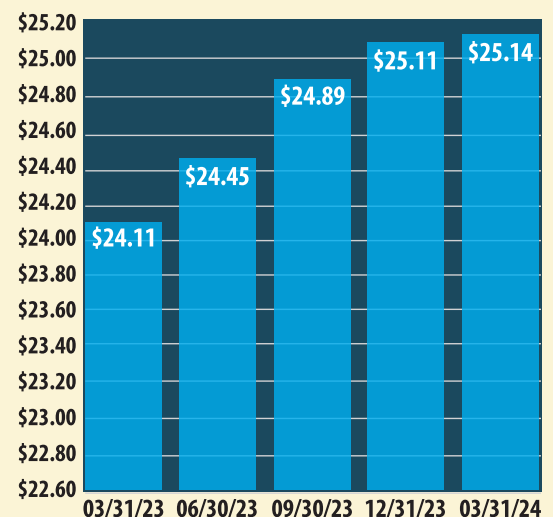
Together, with our team's experience and enthusiasm, we look forward to being part of the community's next chapter of growth."

Alurovic, a Bowling Green State University graduate, lives in Avon with his wife, Jan. He takes pleasure in supporting Cleveland's sports teams, spending time with family, exploring nature through hiking, indulging in reading and listening to classic rock music.

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.



Q U O T A B L E

“Whatever can happen any time can happen today.”

Quote by Seneca



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Buckeye's LaGrange Branch Opens in May

It is only a matter of weeks until Buckeye Community Bank's branch opens in LaGrange. The latest addition to Buckeye's network is part of its commitment to providing accessible, high-quality community banking services to residents and businesses throughout the region.

The LaGrange location, at 106 S. Center St., promises a modern banking experience focusing on customer service. From helping local businesses thrive to empowering individuals, the branch is poised to become a community hub.

"We are thrilled to be opening our newest branch in such a dynamic community," said

Buckeye President and CEO Ben Norton. "Our goal is not just to facilitate transactions, but to be a part of the community where individuals and businesses can prosper. We are looking forward to building strong relationships and partnerships with our clients while contributing to the local economy."

The branch offers innovative financial solutions for businesses and residents. The branch will offer a full range of services, including savings and checking accounts, commercial loans, personal loans, mortgages, treasury management tools, and more.

"We are excited to not only opening a branch, but also a new chapter in community engagement and financial empowerment," said Buckeye's Drew Alurovic, a seasoned banker who will lead the LaGrange team. "Our team is excited to become a part of the community, offering personalized services that truly make a difference."

Buckeye plans a grand opening event later this summer to celebrate the opening.

Supporting the community has long been a Buckeye tradition. The LaGrange team expects to play a significant role in continuing these efforts by collaborating with local organizations and supporting community projects.

Residents and businesses are encouraged to visit the branch once it opens to explore the banking solutions available. Visit buckeyebank.com/lagrange for future announcements of grand opening events.

