Buckeye COMMUNITY BANK

The Buckeye Beacon

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

Vol 11 • Issue 1

Client Spotlight

Stout Lumber

While the name on the sign may appear relatively new, walking into the Stout Lumber complex brings a feeling of connection to a family with deep roots in both the hardware and lumber industries, as well as a sense of the strong bond to their beloved small town of Litchfield.

Jesse Stout, one of several family members who own and work at the lumber and hardware store, represents the latest generation to carry on the family tradition. His grandfather, Robert, was involved in the founding and expansion of the national company Carter Lumber and ran a store in the township for many years before passing the reins to his son, and Jesse's father, Gary. Today, Jesse and Gary are joined in the enterprise by Jesse's siblings, Micah, Benjamin and Danielle.

Hard work, providing excellent products and service, and being active in the community have all contributed to the family's success.

"We want to be the most reliable, knowledgeable and connected to what our community actually needs," said Jesse. "We aim to please with service that exceeds expectations." Stout's team can draw on decades of experience to guide customers to the right supplies for home renovations or hardware for weekend repairs. "My dad grew up learning the business and the right way to treat people, and he passed that knowledge on to us," Jesse said.

It's their unwavering commitment to their customers and community that sets them apart from big box stores. Almost everything that national retailers offer is available at Stout Lumber, according to Stout. The store also offers plumbing, electrical, residential and commercial supplies, as well as kitchen upgrades.

By serving its customers with the same dedication the family has shown for generations, Stout Lumber exemplifies the entrepreneurial spirit and commitment to the community that makes small-town America unique. When the company discovered an incident of check fraud, the large bank they previously worked with seemed to have no interest in working with them to resolve the theft.

By choosing Buckeye Community Bank as their banking partner, the Stout family said the bank reflects their values perfectly.

"Our attraction to Buckeye was their approach. They took the time to understand our business and find what made sense for us. It's nice to work with a bank that is friendly, easy to engage with, and still sees a need to know and help you," said Jesse. "It's like the old days, when your bank really cared about your success. Talking to real people is nice and we have been impressed with Drew (Alurovic) and the whole team at the LaGrange Branch."

"In an era of larger stores and numerous options, Stout Lumber reminds us that some things never go out of style: knowledge earned through experience, relationships built on trust, and the simple power of being local and helping your neighbors succeed," said Buckeye President and CEO Ben Norton. "It is something that we know at Buckeye Community Bank and is ingrained in what we do every day."

Stout said he looks forward to growing in Litchfield and expanding the company's relationship with Buckeye. Learn more about the company and its offerings at stoutlumber.com.

A Letter from Ben P. Norton

President and CEO

As we reflect on another significant year of growth for Buckeye Community Bank – the bank's 25th anniversary – I am optimistic about our path ahead. This is not based on unquestioning optimism at a time when American businesses and families are currently navigating significant economic headwinds but rather on the execution of our strategic plan.

Our initiatives continue to position us for sustained growth and enhanced shareholder value. This progress comes at a time characterized by slowing growth, persistent inflation, and heightened market uncertainty.

Those who think beyond the current quarter are rewarded in the banking industry. Buckeye's planned investments over the past several years reflect our commitment to building a stronger, more resilient bank that will deliver greater returns to shareholders. Buckeye's measured growth approach has enabled us to serve a broader client base, from emerging small businesses to established enterprises seeking personalized banking services. We have successfully connected with customers who value a personal touch that can only be provided by a community bank and established new branch and office locations and expanded our digital infrastructure.

We are starting to see results. Buckeye's loan portfolio continues to grow, driven by increased demand from existing and new clients. Commercial lending and retail banking opportunities have flourished as we've built relationships with those who appreciate Buckeye's local decision-making authority and deep understanding of regional economic conditions.

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Buckeye Strengthens Business Development Efforts

Buckeye Community Bank is proud to introduce Laura Pritchard as our new Business Development Banker. This newly created full-time position reflects Buckeye's commitment to expanding and deepening our relationships with local businesses.

Pritchard, who has been a valued member of the Buckeye team since 2022, brings a unique combination of institutional knowledge and diverse business experience to her new position. Through her experience in both technical and customer-facing roles, she has a comprehensive understanding of business operations.

"Laura's promotion reflects Buckeye Community Bank's commitment to investing in our team members and strengthening our capabilities," said Buckeye President and CEO Ben Norton. "Her knowledge of Buckeye's values and familiarity with the communities we serve, combined with her broad business background, makes her ideally suited for helping us build stronger relationships with businesses in our area."

The new role allows Pritchard to engage across the entire spectrum of commercial banking services, including business lending and treasury management. The focus of her work is to identify and develop new business relationships as well as support existing clients with their evolving financial needs.

"This is an exciting opportunity to work closer with the businesses in our communities to help them grow and thrive," Pritchard said. "Being a part of the Buckeye team has shown me how deeply impactful community banks can be. I'm grateful for the opportunity to contribute to the growth of Buckeye and expand its connections to the greater community."

By creating this position, Buckeye further emphasizes its growth-oriented strategy of providing tailored solutions and attention to businesses in a constantly evolving economic climate.

Learn more about Buckeye's commercial banking services by contacting Laura Pritchard at 440-233-8813 or lapritchard@buckeyebank.com.

A Letter from Ben P. Norton,
continued...

Although the natural tendency is to focus on immediate returns, Buckeye's future success is determined by its current strategic direction.

Buckeye has focused on digital transformation, hiring talent, and expanding into new markets. These efforts are more than just operational improvements. They are the foundation of our competitive edge. As clients' expectations continue to evolve, we have developed a technological ecosystem that enables us to serve them more efficiently and effectively.

Banks throughout history have paid the price for short-term thinking. By not making these moves, Buckeye would be left vulnerable to more agile competitors and ill-equipped to meet customers' changing expectations. The cost of playing catch-up later would far outweigh the investment made now.

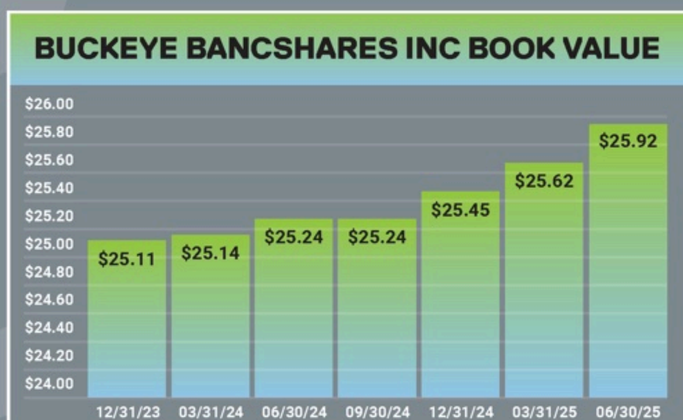
The banking sector is undergoing some of its most significant transformation of any era. Financial technology companies are capturing market share due to their user-friendly interfaces. To gain scale advantages, our traditional competitors are consolidating. Regulatory requirements have become increasingly sophisticated and demanding in recent years.

Buckeye understands that standing still in this environment would be equivalent to going backward. A highlight of the work is that our expansion into LaGrange and the surrounding Southern Lorain/Northern Medina counties' area has exceeded initial customer acquisition targets by 147% in its first year.

We recognize that maintaining strategic investments during uncertain times requires courage from both management and shareholders. Nevertheless, our strategic plan offers significant potential for organic growth, as well as competitive capabilities and products that will allow us to compete effectively for those who value relationship banking and convenience. Additionally, we continue to explore initiatives that will broaden our client base and enhance our competitiveness.

The economic fundamentals in our current markets remain solid, supported by diverse industries and a resilient population. Serving all our partners - clients, shareholders, employees, and communities - is the foundation of our success. We will leverage Buckeye's competitive advantage for the next quarter century, such as local market expertise, relationship-driven service, and agility to respond quickly to client needs. These strengths, combined with our disciplined approach to risk management and capital allocation, position us well for sustained success.

This critical work would not be possible without your trust and partnership. The Buckeye team and I appreciate your support.



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.

Buckeye Branches Celebrate Strong First Year

Planting Seeds of Growth

Buckeye Community Bank is celebrating the first anniversary of its Main and LaGrange branches. The strategic decision to increase Buckeye's footprint and reach has grown into a remarkable success story that exemplifies the power of community-focused banking.

Buckeye's commitment to community banking is perhaps most apparent in LaGrange, where two larger regional banks ceased operations in recent years, leaving residents in a banking desert.

"The response from local businesses and residents has been overwhelmingly positive to the new Buckeye Main Branch and LaGrange Branch. We take pride in the fact that these branches reflect our commitment to serving our communities directly," said Buckeye President and CEO Ben Norton. "It is rewarding to see how quickly our team members have built relationships with clients in those communities."

Community trust and engagement were evident at the Main and LaGrange branches during the past year. So far, Buckeye's branches have exceeded initial projections in terms of client acquisition, account growth, branch productivity, and community engagement.

"We never consider the role we play as simply processing transactions. Our goal is to build relationships and invest in these communities' futures," said Drew Alurovic, who leads the Buckeye LaGrange Branch. "Every time we help someone achieve their goals, it strengthens the entire community."

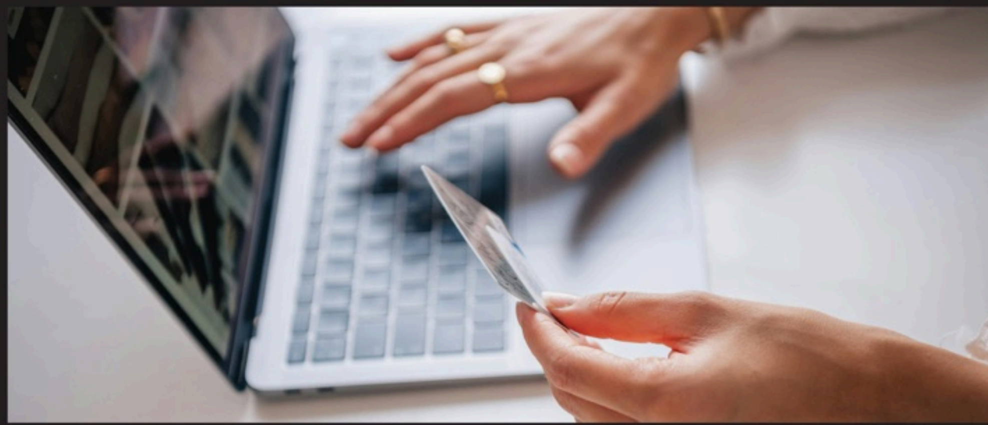
Beyond the impressive metrics, what truly sets these branches apart is their integration into the fabric of their communities. Buckeye's team of skilled and caring community bankers has given their time and talent to numerous activities, from engaging with elementary and high school students to participating with local organizations to working as volunteers, establishing the kind of deep community roots that define community banking.

"It has been an incredible year, and I am excited for the continued opportunities to serve our community," said Nicole Rourke, who oversees Buckeye's Main Branch. "Building relationships is what has contributed to our success and demonstrates the value of locally focused banking. Those connections are the foundation of everything we do."

The branches reinforce Buckeye's mission to serve clients as trusted partners today and tomorrow by providing personalized, relationship-based banking. As many banks close branches, Buckeye is proud to take steps that allow it to serve its communities in more direct ways.

Buckeye Digital: Seamless, Secure, and Smarter

In today's fast-paced world, managing your finances should be effortless and secure - and that's precisely what Buckeye Community Bank's Digital Banking is all about. With Buckeye Digital Banking, you can manage transfers, payments, and budgets from anywhere while getting real-time account insights and seamless money management. With Buckeye, you get more control, insight, and freedom to manage your finances with an easy-to-use interface and advanced features. Here's a glimpse of what's included:



Comprehensive Account Management

- Access all your accounts - even those with other institutions - in one secure, easy-to-navigate location
- Keep track of your balances, monitor your transactions, and view detailed financial statements

Simplified Payments

- Easily pay bills, schedule recurring payments, and manage payment receipts in one place
- Transfer funds securely and instantly with just a few clicks

Enhanced Mobile Banking

- Use our intuitive mobile app to bank on the go
- Transfer funds, deposit checks, and customize account alerts directly from your phone or device

Customized Financial Insights

- Keeping track of spending habits and setting budget goals is easy with the integrated financial tools
- Get insights into how to optimize your financial goals

Robust Security

- State-of-the-art encryption and fraud prevention technology to ensure your account security
- Customizable security alerts and two-factor authentication provide an extra layer of protection

Buckeye Digital Banking benefits you with:

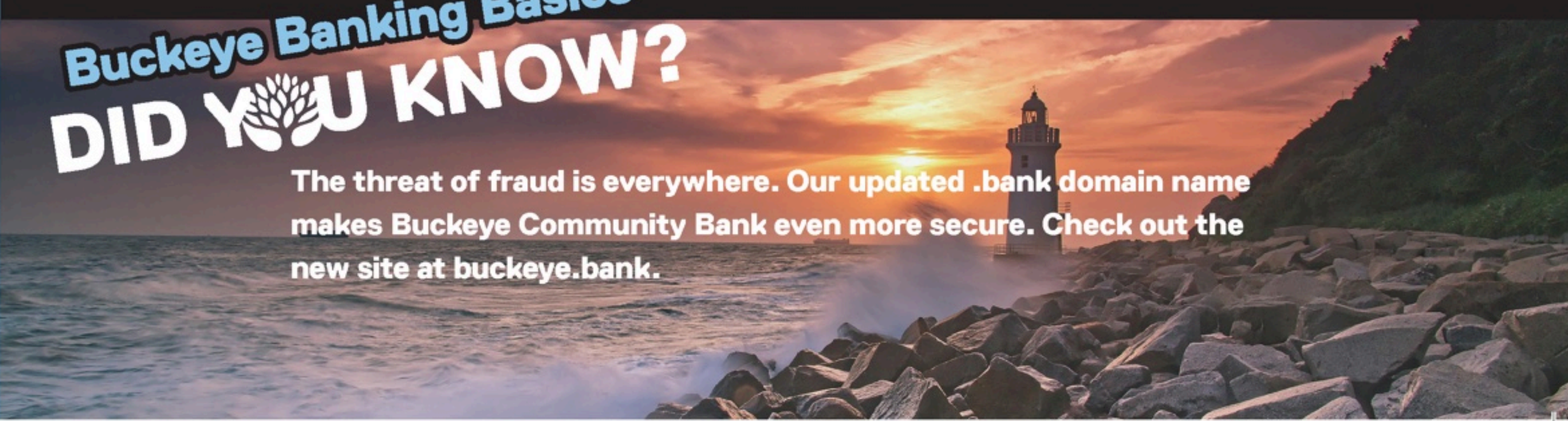
- Convenience – Access your accounts and tools from virtually anywhere, round the clock
- Time-Saving – Streamline payments, deposits, and transfers without picking up the phone or visiting a branch
- Control – Make better financial decisions based on better insight
- Secure Banking – Protect your information with trusted security features

We are here to help you explore Buckeye Digital Banking tools in more detail if you need assistance. Get in touch with a Buckeye team member by calling 440-233-8800 or stopping by a Buckeye branch.

Buckeye Digital Banking is here to help you achieve your financial goals with more innovative banking solutions. Experience the difference when your bank moves at the speed of your life.

Buckeye Banking Basics

DID YOU KNOW?



The threat of fraud is everywhere. Our updated .bank domain name makes Buckeye Community Bank even more secure. Check out the new site at buckeye.bank.

Buckeye Simplify Payments and Accounting

Running a business requires juggling numerous responsibilities, including managing cash flow, tracking expenses, and invoicing customers. Buckeye Community Bank is excited to offer the latest business accounting and payment tool powered by Autobooks. Keeping track of your books has never been easier with the cutting-edge software that integrates directly into Buckeye Digital Banking. From one place, you can now manage all your business finances.

With Buckeye and Autobooks, you can:

- Instantly send professional invoices to customers
- Accept payments securely, including credit card and ACH transactions
- Easily keep track of income and expenses
- Automate bookkeeping tasks so you can focus more on growing your business and less on reconciling numbers

Buckeye and Autobooks provide bookkeeping services at a fraction of the cost of traditional accounting software, making it a cost-effective solution for your businesses.

When you already have a lot on your plate, keeping up with your company's finances can be overwhelming. With Buckeye, you can simplify your financial management, increase your efficiency, and manage your business more effectively.

It's easy to sign up. Contact Chris Pratt at 440-233-3944 or cnpratt@buckeyebank.com to learn more.

First Mate - Alexis Dahl

The accounting team plays a key role in helping Buckeye Community Bank advance its mission to serve the community and thrive in a demanding financial landscape. Alexis Dahl, who joined the team recently, embodies Buckeye's commitment to finding the right people for the right roles where they can thrive.

Though her path to accounting was not direct, she was attracted to work for an organization that valued both her technical skills and collaborative nature. Dahl, who serves as Buckeye's Accounting Clerk, has discovered that the position isn't just about crunching numbers but about staying connected to the pulse of an organization, ensuring its well-being, and making a meaningful impact.

"While I have always been good with numbers and naturally good at math, I wasn't sure if accounting was where my focus was," said Dahl, who has gained experience at local financial and healthcare institutions in customer-facing roles. "I knew I wanted to be part of something meaningful, where my efforts can have an impact on the community."

Since joining the Buckeye team in 2024 as a customer service representative, she brought a fresh perspective to the bank, combining her analytical expertise with genuine enthusiasm for helping our community members achieve their goals.

"What drew me to Buckeye was its culture and some great people," Dahl explained. "It was evident that this isn't just a workplace. Leaders of the bank are visible every day, working with employees at every level. It's a place where you can build relationships and trust with clients, who you interact with inside and outside the bank. This team cares about each other and the people we serve. Buckeye is willing to promote from within and I appreciate the opportunity to put my skills to use to make a difference."

Dahl, who attended the Lorain County Community College and University of Akron , resides in Lorain and grew up in Vermilion. She enjoys spending time on a variety of hobbies that keep her creativity flowing, from diamond painting to solving puzzles, as well as spending time with family and her boyfriend, Tyler.

Making a *Difference* in the Community

The Buckeye Community Bank team has been making a difference this year by giving back to the communities they serve. With fundraising and donation drives for Second Harvest Food Bank of North Central Ohio and the Friendship Animal Protective League, the team rallied to address food insecurity and animal welfare.

In another community-focused initiative, Buckeye partnered with Lorain County JVS Digital Media Arts students to design the cover of its 2024 annual report. Now in its third year, the project reflects both Buckeye's commitment to nurturing young talent and local growth. After reviewing dozens of creative submissions, the bank selected a vibrant piece by senior Estela Ortiz, of Sheffield, that symbolized the bank's growth and interconnectedness.

The bank employee-led efforts to support Second Harvest and Friendship APL focused on addressing food insecurity and animal welfare. Buckeye staff collected non-perishable food items and money donated by clients, colleagues, and residents to ensure that shelves remain stocked for individuals and families facing challenges. The collective also supported local rescue animals with donations ranging from pet food and bedding to cleaning supplies and toys, improving the lives of rescued animals awaiting their forever homes.

"The members of the Buckeye team live and work here, and understand the importance of giving back," said Buckeye President and CEO Ben Norton. "We're proud to support meaningful causes that make a difference."

Buckeye's community engagement efforts provide tangible support to local organizations and reminders of the importance of kindness and generosity. Efforts are underway to conduct additional outreach throughout the rest of the year.

Buckeye Leader Appointed to Banking, College Boards

Ben P. Norton, President and CEO of Buckeye Community Bank, has been selected to serve on two influential boards that have an impact beyond the financial sector. Recently, Norton was appointed to the Ohio Bankers League's Board of Directors and The Lorain County Community College's Board of Trustees.

Norton's role at the banking association involves working with fellow industry leaders to shape the future of banking in the state. He contributes his experience and expertise to help shape policy initiatives affecting banks in the state, with a particular focus on regulatory compliance and business lending programs.

At the LCCC board, Norton plays a key role with a group of civic leaders guiding institutional strategy and fostering student success. A long-time advocate for education, Norton contributes to workforce development and educational initiatives that directly benefit the region's economic growth.

"I'm truly honored for the opportunity to serve and contribute to the meaningful work that the Ohio Bankers League and Lorain County Community College do," said Norton. "Community banking and education are at the heart of vibrant communities, and play a vital role in supporting local growth and opportunities."

The appointments highlight Norton's leadership and recognize Buckeye's strong community ties.

"If you wait for the perfect conditions, you will never get anything done."

– John Mason, Author

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42935 North Ridge Road • Elyria, OH 44035

440.233.8800 | buckeye.bank

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