The Buckeye Beacon
Today & Tomorrow, Buckeye Community Bank is Your Partner for Growth
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Client Spotlight

Equine Differences

Nestled in the rich farmland just north of the beautiful tree-lined college town of Oberlin, a different kind of education is fueled by a passion for horses and riding. Equine Differences is an elite equestrian education and care facility with a welcoming atmosphere.

The philosophy of owner Ric Weitzel is to ensure that everyone has the chance to connect with horses, regardless of experience level or budget. Operations at the farm started in 2003.

"I grew up raising and riding horses, and that has greatly influenced my life. I want others to be exposed to the love of riding," said Weitzel. "There is a bond you develop with a creature that is massive, yet gentle and loving. As I was growing up, I had the opportunity to work in several facilities, doing everything from chores to training, and I've been lucky that it has never felt like work."

The general public may perceive horseback riding as a pursuit for the privileged. Many who might be interested may not pursue learning because of perceived barriers, including high costs of horse ownership, boarding fees, and equipment.

Equine Differences has been working to change that narrative in Lorain County and throughout Ohio. For those who've always dreamed of riding but thought it impossible, Equine Differences stands as proof that a different approach can make riding accessible.

"We believe in one lesson, one ride, one horse approach. Learning to ride, or training to become an advanced rider, opens up the world in many ways. The confidence you build can help build assuredness throughout other parts of your life," Weitzel added.

This well-regarded horse farm and training facility offers a variety of equestrian programs for riders of all ages and skill levels, emphasizing riding technique and comprehensive animal care. Furthermore, the facility provides horse leasing and boarding services, as well as camps.

Every educator at the facility has been selected for their skill, approach, and ability to teach. They excel at giving nervous beginners confidence and helping advanced riders improve their precision and timing. Today, Equine Difference has a team of six instructors, six care professionals and 25 to 40 horses on site.

Weitzel joined Buckeye Community Bank earlier this year and found a local partner who could help him streamline the business side of the company, helping with the bookkeeping work he dislikes, so he has more time to do what he loves.

"The convenience of working with Buckeye makes my business life so much simpler," Weitzel added. "We worked with Drew Alurovic who is great and helped set up all our accounts and schedule the bank's courier service, which made everything easier because they come directly to the site to pick up deposits and other items."

According to Buckeye President and CEO Ben P. Norton, Weitzel and his team are creating powerful lessons. "Ric Weitzel's approach with Equine Differences reminds us that sometimes the most powerful growth happens when barriers are removed instead of built. They are helping to create young people who understand dedication, empathy, and hard work which is vitally important," said Norton. "At Buckeye Community Bank, we couldn't be prouder to partner with a business that is providing a necessary anchor in Ohio soil by taking great leaps forward often at the pace of a gentle trot."

To learn more about Equine Differences and its offerings, visit equinedifferences.com.

A Letter from Ben P. Norton
President and CEO

The fact that a bank operates in the same geographical area as Buckeye Community Bank makes it very easy for it to call itself local. A physical presence, however, does not equate to a genuine, vested interest in the local community's future.

It is not uncommon for national and regional institutions to have prominent corners and outposts. However, having a local branch doesn't make you any more local than having a guitar makes you a rock star.

What competitors lack is not location, but rather the depth of Buckeye Community Bank's roots. For decades, we've planted ourselves firmly here, not just as bankers but as neighbors and partners. With every loan we make to a local business, every home we help someone buy or refinance, and every organization we support, Buckeye's roots grow deeper.

Unlike large institutions that might have a local office, our connections are deeply personal. At Buckeye, we know your name, reinvest your dollars back into the local community, and understand your goals and plans better than anyone else.

Being rooted here means understanding our area's unique needs because we live here, too. We raise our families here, attend the same events, and support the same local businesses and causes. The big banks talk about "community involvement" as a corporate initiative, measured in volunteer hours and charitable dollars. For us, community involvement isn't a program; it's the core of our existence. Giving back isn't an obligation or a marketing opportunity. Our teammates give

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Harris Joins Buckeye Bancshares Board

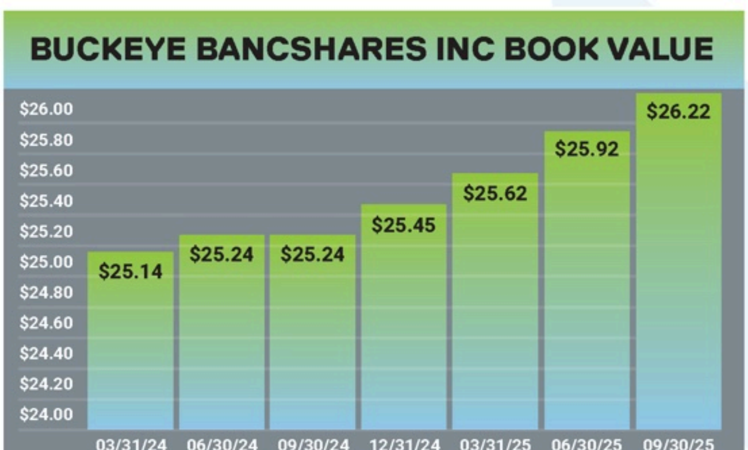
Buckeye Bancshares Inc., the parent company of Buckeye Community Bank, announced the appointment of Timothy S. Harris to its Board of Directors. With decades of experience in the insurance and risk management field, Harris has deep roots in Northeast Ohio.

Harris is a distinguished insurance and risk management executive with nearly four decades of leadership in the field. Currently, he serves as President and Chief Executive Officer of Insurance Board, a company that provides insurance coverage and risk management solutions to more than 4,000 churches and ministries. During his more than three-decade career, Harris has held senior leadership positions at several major companies in the insurance field.

"I am honored to join Buckeye Community Bank at this exciting time in its history," said Harris. "Community banking understands that people want partnerships and its ability to understand its community can be a powerful catalyst for growth and progress. I understand that every loan, every account represents a family, a business and the collective future growth of the community. I am looking forward to contributing my experience to help Buckeye continue its mission to strengthen the community's vitality."

Buckeye President and CEO Ben P. Norton expressed enthusiasm about the appointment. "Tim Harris is a highly respected leader with exceptional strategic vision. His track record for driving growth and delivering results demonstrates his ability to balance client service and community impact with financial performance. The insurance industry, like the banking field, has undergone significant technological transformation, and Tim brings his insights about digital transformation, enhancements to the client experience, and operational efficiency."

Community banks are known for their local knowledge; however, having a director who operates at the national level can provide valuable insight into trends, best practices, and emerging challenges, Norton said. Insights like these help the bank maintain its local character and competitive 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.

James A. Park, Chair of Buckeye Bancshares, emphasized the strategic value of the appointment. "Tim Harris' fresh perspective, combined with deep community connections and expertise, aligns perfectly with our strategic priorities. He has extensive experience in regulatory oversight, audit processes, and corporate governance best practices from a complementary industry. Tim's extensive background and proven track record of growing a firm on a national level is invaluable as we navigate the ever-evolving financial landscape while staying true to our community roots."

Harris, who lives in Avon with his wife, Anita, graduated from The Wharton School of the University of Pennsylvania. In addition, he served six years in the U.S. Army Reserve. The couple has three adult daughters and several grandchildren.

He is deeply committed to community service, currently serving or previously holding posts on several boards, including the Community Foundation of Lorain County, Save Our Children of Elyria, University Hospitals Cleveland Medical Center, University Hospitals Rainbow Babies and Children's Hospital, and the Greater Cleveland Sports Commission, among others.

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

of their time and talents to get involved and contribute to local success because this is our community too.

A large bank can match rates and copy products. They can even hire local faces to work in their branches. Where algorithms and out-of-area decision makers fall short is in providing the nuanced understanding and expertise of a local individual and bank. We find solutions for our clients that make sense here, rather than following an impersonal, standardized, metric-driven approach that may sideline some.

It means that when we evaluate a business plan, we know if the location has good foot traffic because we've walked those streets ourselves. It means we understand local forces and seasonal trends that might cause challenges but not issues that dismiss a worthy pursuit.

As banking becomes increasingly digital, some might say physical presence matters less when people access banking from their phones. This makes our kind of deep, relationship-based banking more valuable, not less. In a world of algorithms and automated decisions, the ability to look someone in the eye, understand their story, and make a judgment based on character and context is our greatest strength.

Recently, the Buckeye Bancshares Board of Directors welcomed a new member, Timothy S. Harris, an incredibly successful business leader and passionate advocate for local institutions and efforts. Harris, who settled here nearly two decades ago and established roots with his wife, Anita, a Lorain County native, is President and Chief Executive Officer of the national firm Insurance Board. His professional expertise, dedication to serving the community, and commitment to fostering local growth are assets to our institution.

Buckeye's roots run deep, not because we've been here the longest, but because we're not going anywhere. Our success is inextricably linked to our community's success. When local businesses thrive, we thrive. As the next generation builds their lives and businesses here, Buckeye's future is being built.

That's the difference between branches and roots. A branch can be pruned, sold, or closed based on projections done by analysts in another state or region. Roots keep us standing through every storm and season. Our roots are firmly planted here, focused on the brightness of local Main Streets, not on nurturing Wall Street.

It is our privilege to serve you as an institution that measures success not just by returns, but by relationships that span generations. Thank you for your continued trust.

First Mate - Chris Karpinski

After building his banking career across the region, Chris Karpinski is excited about the chance to work in the community that has always been home. Karpinski joined Buckeye Community Bank in July and oversees its LaGrange branch. The dedicated professional loves the opportunity to be more directly involved in the community that helped shape him.

"Supporting the people and businesses in the region where you grew up is something special," said Karpinski, who serves as Assistant Vice President and Client Experience Officer. "Buckeye allows us to offer the best of both worlds in banking, both digitally and in terms of relationships. We offer all our clients the state-of-the-art tools of a large competitor with the added advantage of a focus on really working with them one-on-one to personally deliver custom guidance and become a partner."

Karpinski joins Buckeye at a critical time, as the bank continues to emphasize relationship-driven banking in an era when many institutions focus solely on digital interactions. Buckeye's LaGrange location opened in 2024 as part of its commitment to local leadership and personal connections that make a difference.

Chris Karpinski brings a wealth of banking experience to this role. He shares our belief that trust, understanding, and a shared commitment to success are at the core of the best relationships," Buckeye President and CEO Ben P. Norton said. "The deep connection Chris has to the area, combined with his experience, allows him to bring an invaluable perspective and help show why working with a community bank is different."

Throughout his banking career, Karpinski has gained expertise in mortgage lending, small business development, and relationship banking. Over the years, he has helped hundreds of families become homeowners, wanting them to feel a connection to their new hometowns as he does to his.

"Throughout my years in banking, I have learned so much, and I'm now able to share that experience with the community that gave me my start," Karpinski added.

The Keystone High School and Lorain County Community College graduate believes the partnership approach extends beyond individual clients to the entire community. He is working with local organizations in Southern Lorain and Northern Medina counties to identify opportunities where the bank can make a meaningful impact.

Karpinski enjoys taking part in numerous outdoor activities throughout the year, outside the office, including skiing, hiking, and hunting. A passionate sports fan, he proudly supports numerous area professional and local teams.

Buckeye Community Bank is One of Nation's Best Banks for Third Straight Year

For the third consecutive year, Buckeye Community Bank has been honored nationally by The Institute for Extraordinary Banking for its unwavering commitment to local priorities. The prestigious national "Banky Award" recognizes the top tier of American community banks that demonstrate an exemplary commitment to customer service, community engagement, and innovative banking practices.

Additionally, Buckeye received the "BanksGiving Banky Award" from the Institute, celebrating its outstanding philanthropy and commitment to positively shaping its community.

EXTRAORDINARY BANKING AWARDS 2025 WINNER

EXTRAORDINARY BANKING AWARDS BanksGiving™ Category Award 2025 WINNER

"The fact that Buckeye Community Bank has achieved this honor for three consecutive years is a testament to the hard work of every member of the bank's team. This recognition means a great deal to us because it reflects our unwavering commitment to the people and communities we serve," said Buckeye President and CEO Ben Norton. "We have never lost sight of what makes community banking so special in the relationships built, the trust earned, and the genuine care we deliver to our clients. The acknowledgement validates Buckeye's approach and importance to the communities we serve. We are motivated by it to continue raising the bar for community banking."

The Institute for Extraordinary Banking evaluates nominees based on multiple criteria, including customer satisfaction scores, community reinvestment initiatives, employee engagement, financial literacy programs, and innovative service delivery. Award recipients are community banking institutions that have made significant contributions to their local communities and to the economy at large.

"Community banks recognize the aspirations, dreams, and silent hopes of small businesses and families," said Roxanne Emmerich, Chair and Founder of The Institute for Extraordinary Banking. "The heart and soul of an extraordinary community bank is a visionary blueprint for its community's success—and the ability to bring that vision to life. The banks we honor as Top 5 Percenters this year exemplify that standard."

This year's national recognition comes on the heels of Buckeye's recent achievements, including the opening of two new branches and two administrative offices, significant growth in accounts and loans, and the celebration of the bank's 25th anniversary.

Buckeye Honored with Ohio Bankers League Awards

The Ohio Bankers League (OBL) has awarded Buckeye Community Bank its prestigious Five Pillar Award. The award recognizes Buckeye's contributions to community development, products and services, financial education, and local economic growth. Additionally, the Buckeye team received the OBL's PAC Shining Star Award for recognition of their contributions to the vital BankPac fund and greater understanding of the industry.

The Five Pillar Award recognizes select Ohio financial institutions that demonstrate excellence in five key areas of community banking, including community service, financial literacy, workforce development, and advocacy. Buckeye earned the distinction through its sustained investment in the people and organizations that make the communities it serves thrive.

"The Ohio Bankers League's Five Pillar Award is based on excelling in critical areas of engagement and product delivery that translates directly into the service and support we deliver to our clients and partners," said Ben P. Norton, Buckeye President and CEO. "The award recognizes Buckeye Community Bank's participation and contributions that affirm the bank's role as serving as a key advocate and vital resource for the businesses, organizations and residents we serve." "Being recognized by the Ohio Bankers League confirms that Buckeye's community-first banking creates real local results."

The recognition reflects a banking partner that is genuinely committed to the prosperity of the communities it serves. Keeping deposits local creates jobs and strengthens communities by financing business loans, mortgages, and community projects. "Community banks serve their local economy and not others in distant places," Norton added. "This award reinforces Buckeye's commitment to keep funds deposited here by investing in the communities and people who have trusted us over the years."

Malanowski Strengthens Buckeye Security Efforts

Buckeye Community Bank is excited to introduce David Malanowski as its new Bank Security and Bank Secrecy Act (BSA) Compliance Officer. In his role, he brings new perspectives and extensive knowledge to Buckeye, its clients and the community as all face ever-evolving financial threats.

With financial crime becoming increasingly sophisticated, and technology advancing at an accelerated pace, Malanowski helps Buckeye keep up with emerging risks while maintaining personal, relationship-focused service.

"Artificial intelligence (AI) is advancing rapidly, as are social and digital tools, forcing everyone to stay sharp," said Malanowski, who said he was drawn to contribute to Buckeye's local impact. "It is a collaborative effort with a focus on education and communication, in an approach to learn about threats and mitigate the vulnerabilities because everyone is facing these challenges. We maintain an ongoing commitment to evaluating and enhancing our systems, controls, policies, and processes to ensure the security, efficiency and reliability of the products and services our clients depend on."

"David Malanowski brings great technical expertise, regulatory knowledge, and a genuine commitment to community protection to Buckeye Community Bank," said Buckeye President and CEO Ben P. Norton. "He shares our belief that to succeed in today's threat environment you need to build a culture of vigilance and learning throughout an entire organization and beyond."

Community members and organizations can build a network of protection and mutual benefit by raising awareness and sharing knowledge, which the Buckeye team focuses on, according to Malanowski. A few decades ago, criminal activity might have been confined to a more local scale, but today's rapid technological advances allow criminals to scale quickly. AI systems can now generate fictitious identities with remarkable authenticity that may be able to bypass traditional verification protocols and manipulate people through impersonation, Malanowski added.

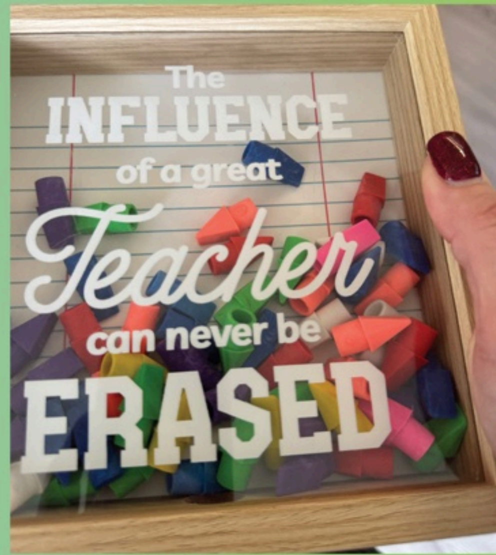
Since his arrival this summer, he has implemented several initiatives to strengthen the bank's security posture without compromising its personal touch. The goal of his work is to create a unified front against financial crime by establishing partnerships with local law enforcement, business associations, and community organizations. David is available to speak at seminars and lead discussions on the fraud landscape, educating businesses and individuals on how to thwart the persistent threats they may encounter.

A Lorain native and Bowling Green State University graduate, Malanowski comes from a family with a long history of local banking service. As a result of the values he was taught while growing up, he is pleased to be able to contribute to the community's growth and safety. He resides in the Lorain County area with his wife, Leah, and their two children.

7x to 10x Locally

DID YOU KNOW?

Every dollar invested in a community bank generates between 7-10 times that amount in local economic activity through the combination of lending and keep money circulating locally



Community engagement remains a cornerstone for the Buckeye Community Bank team as they continue to make a difference throughout the year. Through numerous efforts that directly benefit our neighbors, the team has demonstrated that commitment throughout the second half of this year.

Buckeye's Commitment to Local Impact

Staff and clients of the bank rallied to help local students and teachers get started in the new school year. During a school supply drive, we collected notebooks, pencils, backpacks, and classroom materials for Ralpha Academy.

"For us, community support is a year-round commitment. I'm proud of Buckeye Community Bank's team for consistently finding meaningful ways to help," said Buckeye President and CEO Ben P. Norton. "We don't just work here, we live here and raise our families here, so we care deeply about local well being. There is a commitment to making a tangible difference in people's lives."

Efforts in the third quarter also included fundraising for Good Knights, a local nonprofit dedicated to ensuring each child has a bed to sleep in every night. Providing a safe, comfortable place for children to sleep is essential, and we were honored to support the group's mission.

As the weather grew colder, the Buckeye team focused on providing warmth and care to vulnerable community members. In recent months, we collected blankets for several nonprofit organizations throughout Lorain County, ensuring all are protected against winter's chill. Also, the Buckeye team is raising funds to assemble care boxes for senior citizens, filled with essential items and personal touches to remind them of their importance.

More than charitable giving, these initiatives reflect Buckeye's staff commitment to the local individuals and organizations that make this area home. Throughout the coming year, we look forward to finding new ways to make a difference.

Protection from Check and ACH Fraud

Check fraud remains a growing threat to businesses and individuals today. Criminals are becoming increasingly sophisticated, using altered checks, counterfeits and unauthorized transactions. Financial losses and the time spent resolving fraudulent activities can be devastating.

Buckeye Community Bank is committed to giving you the tools you need to protect yourself before fraud occurs.

Positive Pay: A First Line of Check Fraud Defense

Buckeye's Positive Pay acts as a powerful gatekeeper for your checking account. It allows you to create a file for any checks issued, including the check number, amount, and payee. Checks presented for payment are automatically checked against your list. If something does not match, you will be alerted so you can approve or reject the item before funds are released. The tool effectively stops altered, counterfeit, and unauthorized checks and transactions. Fraudsters leave empty-handed because you maintain control.

New ACH Positive Pay Protection

Buckeye announces the addition of ACH Positive Pay to your fraud prevention toolkit. As check fraud has grown, so have attempts to initiate unauthorized electronic debits from business accounts. You have the same control over electronic transactions as you do over checks with ACH Positive Pay. You specify which companies can debit your account, and you are notified when an ACH transaction request is received outside of your parameters. The additional layer of security helps ensure that only legitimate electronic payments are processed.

These Buckeye fraud prevention tools are affordable, easy to implement, and provide immediate protection. It is invaluable to know that every transaction is verified before funds are released from your account.

Take action now before it's too late. Let Buckeye's Chris Pratt help you determine which Positive Pay or ACH Positive Pay solution best fits your needs and guide you through the setup process.

"Every dollar spent locally is a vote for your community's future."
– Michael Shuman, Author *Local Dollars, Local Sense*

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