Buckeye COMMUNITY BANK

The Buckeye Beacon

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

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Client Spotlight: MJ Sandwich & Java Ventures

Scaling Success

Michael Sertich never imagined becoming the fastest-growing franchise owner in Lorain County. Like many ambitious kids, he left home for college, eager to see what else was out there. A degree and the first stretch of his career took him further still, from American University to a job in marketing in the hospitality industry to graduate school at Cornell University. As a result, he learned about business operations, marketing, customer service, and what it takes to build something that lasts.

"I always thought I wanted to move back and build something," said Sertich, who grew up in Avon Lake. "After I gained some experience, I saw an opportunity to grow in this area."

In 2014, Sertich opened his first Jimmy John's franchise store. His first store wasn't his only one for long, thanks to a strong work ethic, long hours, a clear vision, and a willingness to bet on growth in the area.

Today, Sertich's portfolio includes 12 Jimmy John's locations in Lorain and Cuyahoga counties and five Biggby Coffee franchises. With Sertich's commitment to recruiting and developing exceptional employees, each store has become a neighborhood fixture in the area it serves.

"Success doesn't come from having a good idea. It comes from working hard and surrounding yourself with people who believe in what you're trying to accomplish," said Sertich. "Entrepreneurship is always exciting because the demands change continuously. In the beginning, we focused heavily on operations and doing everything on the frontline to gain traction. When the number of stores grows, the focus shifts to evolving the strategy. As you scale, there's the opportunity to build out the leadership team around you with additional strengths and skills that can be leveraged to accomplish even more, which is really rewarding."

Sertich says Buckeye Community Bank has been an invaluable partner in his portfolio's growth. It was essential to have a partner who understood the rhythm of a growing business, such as seasonal cash flow, buildout timelines, and the reality that franchise growth is rarely linear.

"Through this journey, I have enjoyed building trust with the Buckeye Community Bank team. They understand the market very well," Sertich said. "In the hospitality industry, we're all about people. We emphasize treating people internally well, and that translates into delivering great customer service and being there for them consistently. I feel like that's the same for Buckeye."

"It's a rarity these days to have a real local bank. The people at Buckeye know me personally, they know my business and understand it and that's great. I appreciate they'll back a business like mine and be there to support our growth path," Sertich added.

For Sertich, whose firms now employ more than 150 residents, the partnership with Buckeye has made ambitious next chapters feel achievable. His team continues to explore opportunities to extend the brands and grow to new sites. This fall, Sertich will open a new site in Rocky River.

"Michael Sertich represents exactly the type of entrepreneur Buckeye Community Bank was created to support," Buckeye President and CEO Ben P. Norton said. "Since returning to the area, he has invested in the greater community and is building businesses that create jobs and energy. Helping business owners like him grow isn't just what we do, it's the reason we are here."

A Letter from Ben P. Norton
President and CEO

Almost every day, technology is reshaping our world and the way we conduct our business. As a result of these advancements, banking has become faster, easier, and more convenient, and we have invested in these technologies, because we know that your business and your family deserve the best tools.

However, these tools can't replicate the impact of a locally owned bank with a team that knows you personally.

Modern technology, often powered by artificial intelligence, doesn't know that you are ready to open your second location, that your child will start college next fall, or that this quarter's seasonal slowdown is expected, not a sign of trouble. No technology can replace understanding your goals, your history, and the unique challenges that make your situation unique from the business or family down the street. A screen can process a transaction, however, it can't sit across the table from you, understand your plan, and help you think through what comes next.

Buckeye Community Bank has always taken that role seriously as a locally owned, locally led financial institution.

Since Buckeye Community Bank is headquartered here, our decisions are made by people who live in this community, send their kids to the same schools, and shop at the same local businesses as you. We're not managing your relationship from an office or call center in another state. We're your neighbors. Proximity to our clients isn't just nice to say; it changes the way we do business. Essentially, it means the loan officer reviewing your application understands your local market. It means our team can move quickly and thoughtfully because we're not waiting on a distant committee to understand the local context of your application or account.

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Buckeye Strengthens Commercial Lending Team

Buckeye Community Bank celebrates a series of promotions within its Commercial Lending team, recognizing their talent, commitment, and relationship-focused approach that defines the team's success.

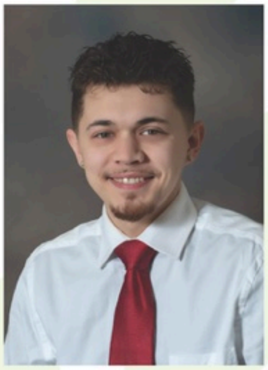
In the past year, Buckeye has built on its legacy of experienced leadership while investing in the next generation of lenders. The team is anchored by Paul Campagna, Buckeye Executive Vice President and Chief Lending Officer, who leads the group of community bankers with deep community ties and lending expertise that guide Buckeye's commercial strategy.

Those who have moved into expanded roles are:

Adam Wirkiowski, promoted to Vice President, Commercial Lender

Jason McDonald, advanced to Vice President, Commercial Lender

Laura Pritchard, elevated to Assistant Vice President, Small Business Lender/CRA Officer



Kaleb Santo Domingo, boosted to Commercial Portfolio Specialist

Taylor Solanics, promoted to Loan Operations Specialist

BUCKEYE BANCSHARES INC BOOK VALUE

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 is making these changes to ensure that clients continue to receive the same high level of personal attention.

"Buckeye Community Bank has always been about relationships, not transactions," said Ben P. Norton, Buckeye President and CEO. "These promotions reflect the trust our clients place in this team every day, as well as the confidence we place in them to carry our commercial lending philosophy forward. The community bankers on our team invest the time necessary to understand our clients' goals, challenges, and communities, which enables us to become trusted partners for them."

Have a commercial lending need? Get in touch with Buckeye Commercial Lending today to discuss financing options for your business, whether you're looking to expand, purchase equipment, manage cash flow, or explore new opportunities. Discover how Buckeye can be your partner for growth, today and tomorrow, by visiting **buckeye.bank** or calling **440-233-8000**.

BUCKEYE CARES

Buckeye Team Strengthens Community Bonds

Giving back is not only a value at Buckeye Community Bank, but it's also a practice. In the first half of the year, Buckeye's staff volunteered their time, talents, and resources to support the United Way of Lorain County and Second Harvest Food Bank of North Central Ohio.

Staff members raised funds and collected food donations for Second Harvest, which helps meet critical needs for local families. Teammates also committed to a monthly evening shift at Second Harvest, packing food packages for neighbors facing food insecurity. Month after month, this hands-on effort turns good intentions into real impact.

Additionally, the team raised funds to support the United Way's vital programs. Through the support, the organization enhances youth opportunities, builds financial security, promotes community health, and funds community collaboratives.

As part of the Buckeye Cares About Community initiative, the bank's Employee Relations Committee channels staff energy into volunteer work that matters. The effort directly reflects Buckeye's core values of integrity, respect, community, and collaboration, which are brought to life outside the walls of the bank.

UNITED WAY
Greater Lorain County

SECOND HARVEST
FOOD BANK EST. 1982
OF NORTH CENTRAL OHIO

"Buckeye Community Bank's team doesn't just talk about community, they show up for it," said Ben P. Norton, President and CEO of Buckeye Community Bank. Our staff commits time to numerous community organizations and initiatives throughout the year, which tells you everything you need to know about who we are. We're proud to be a part of our community and will continue to do so."

This year's partnership with United Way and Second Harvest is just two of several community efforts Buckeye employees have championed, and many more are planned.

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

Whenever a locally owned bank is acquired, consolidated, or closes its doors, the announcement is usually framed in terms of efficiency. The real loss is the important economic, civic, and social roles that cannot and will not be replicated by a distant institution.

The absence of a local bank impacts credit markets, nonprofit budgets, and a community's ability to recover after a shock. If there is no locally owned bank, viable local businesses are either not funded or they turn to more expensive alternatives, draining the community and the business of money.

The money deposited with Buckeye Community Bank is recirculated right back into the communities we serve. In contrast, deposits at larger banks become part of a much larger pool allocated to their portfolio strategy and may never be used in our area. This means that capital earned locally exits our local economy, funding businesses, homes, and projects far away.

Relationships are at the core of everything Buckeye Community Bank does. By getting to know a business owner's goals or an individual's plans, Buckeye becomes a partner in their success, not just a transaction processor. The effect of these relationships when they add up across a community is real by allowing local businesses to grow with the help of capital and guidance, families to receive sound advice they can trust, and the local economy to flourish because Buckeye Community Bank is committed to its success.

At Buckeye Community Bank, our balance sheet only tells part of the story. Our real value shows up in local business loans and mortgages, funding for nonprofits and local efforts, and teammates who show up on local boards or in volunteering their time and talents.

You play a key role here. You know how it feels to work with a bank that knows you and shows up for the community, like Buckeye Community Bank, we ask you to let someone know about it. Tell your neighbor about us if they're frustrated with their big-bank experience. Recommend us to a business owner who's tired of talking to a call center. Word-of-mouth recommendations from clients like you are, and always have been, the most powerful way our community learns about what Buckeye Community Bank can offer.

Let's work together to protect the value of having a vital resource like a locally owned bank that helps keep our economy fueled. As an existing Buckeye client, you already know the value of having an ally like Buckeye on your side. Please help us spread the word.

Rourke Named Buckeye Bank Security & BSA Officer

Buckeye Community Bank is pleased to announce the promotion of Nicole Rourke to Bank Security & Bank Secrecy Act (BSA) Officer.

Rourke's path to this role reflects the kind of internal growth that makes Buckeye's team special. Her Buckeye career began running the bank's new main branch, which opened in 2024, and she grew to understand how clients bank, what keeps them up at night, and the importance of frontline teams in preventing fraud. Rourke then joined Buckeye's Operations team, where she sharpened her regulatory and procedural expertise. Her combination of skills and experience makes her an ideal professional to lead the critical function.

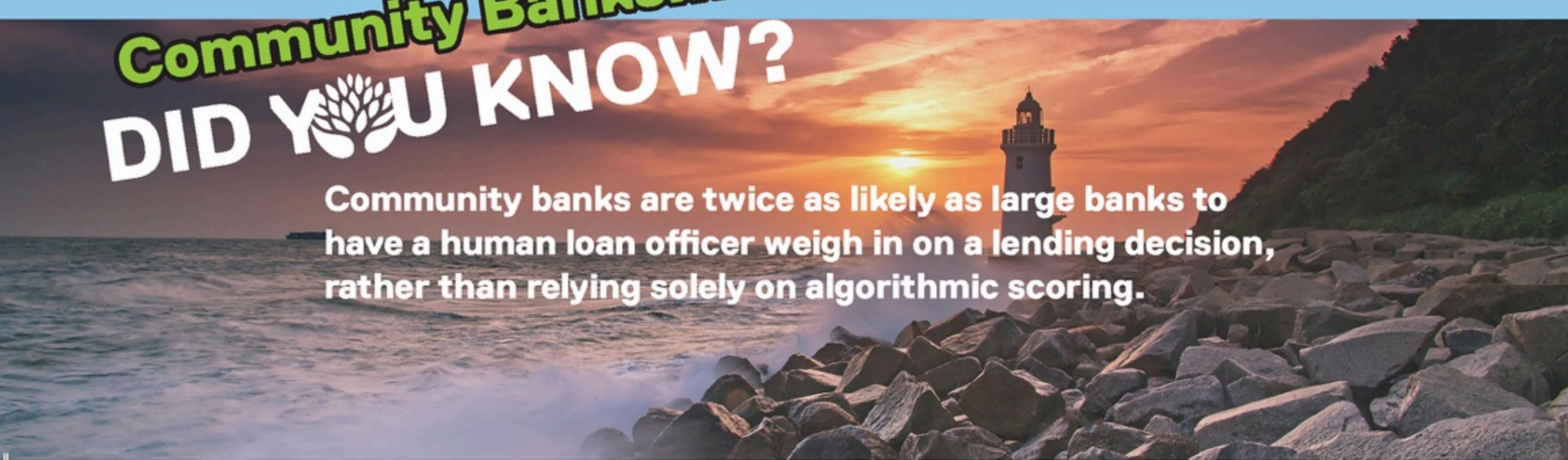
"Protecting our clients and communities from fraud and financial crime is one of our most important responsibilities as a financial institution," said Buckeye President and CEO Ben P. Norton. "We believe Nicole Rourke's background and experience with Buckeye Community Bank will strengthen the systems that keep our clients' accounts and personal information safe."

"Throughout my banking career, Buckeye Community Bank has given me opportunities to learn, grow, and take on new challenges," Rourke said. "I'm grateful for the opportunity to serve in this role. Our clients deserve to feel confident that their accounts and personal information are protected, and I look forward to building on our strong culture of compliance while staying ahead of emerging fraud and security risks."

An institution's Bank Security & BSA Officer is one of the most important, albeit least visible, positions. As part of this role, responsibilities include:

- Identifying suspicious or money laundering transactions
- Complying with the Bank Secrecy Act, USA Patriot Act, and related federal regulations
- Reporting suspicious activity and currency transactions as required
- Maintaining the bank's physical, cyber, and operational security programs
- Training the staff on red flags like elder financial exploitation, check fraud, and emerging scams
- Handling compliance and security matters with regulators and law enforcement

Rourke now leads a vital banking role that blends vigilance, regulatory expertise, and genuine care for clients, teammates, and the community.



Bringing the Community Expert Insights

BUCKEYE TALKS

Buckeye Community Bank's Buckeye Talks series continues to deliver practical, real-world knowledge to local business owners and professionals, and three recent sessions offered plenty to talk about.

Leading Others Through Uncertain Times

This spring, the series welcomed Rebecca Oeltjenbruns Regents from the Center for Practical Management for a session on leadership in a world reshaped by rapid change. With economic, political, and cultural shifts adding new layers of complexity to managing people, Oeltjenbruns Regents offered attendees practical strategies for balancing empathy with accountability and helping leaders support their teams without losing sight of results.

Last Call Gap: Insurance Essentials for Bars & Restaurants

In May, the series turned its attention to the hospitality industry with a session led by Christine Cuson from Bellwether Insurance. Running a bar or restaurant comes with unique exposures, and a single uncovered incident can put everything an owner has built at risk. Cuson walked attendees through the key coverage questions every hospitality operator should be asking, helping them identify gaps before a crisis forces the issue.

Business Security Bootcamp

The Security Bootcamp equipped local businesspeople with practical defense strategies against criminals. The bootcamp featured FBI Supervisory Special Agent Michael Gerfin, On Technology Partners' Ken Fanger and Buckeye's Chris Pratt, who shared fraud and cybersecurity insights with actionable guidance.

"The Buckeye Talks series is one of the ways we invest in the success of our clients and partners," said Buckeye President and CEO Ben P. Norton. "The aim is to provide access to experts and practical knowledge on the issues they're facing. When our clients grow stronger, our whole community does too."

Buckeye
COMMUNITY BANK

Treasury Management Tools

Your Business Grows with Treasury Management Tools

Business banking tools don't just move money. They can work to give business owners time and peace of mind.

Local business owners usually mention cash flow as something that keeps them up at night. Plus, payroll is due Friday. A big invoice has not cleared yet. A supplier needs to tighten payment terms. And there's still a business to run.

This is where Buckeye Community Bank's Treasury Management can help a business manage cash coming in, cash going out, and everything in between.

Utilize Buckeye Treasury Management tools to:

- **Get Paid Faster:** Remote deposit capture lets you scan and deposit checks from your office instead of standing in line at a bank branch. Combined with ACH origination, your business can send and collect electronic payments more quickly and spend less time on tasks that don't contribute to growth.

- **Put Idle Funds to Work:** Sweep accounts automatically transfer excess operating funds to an interest-bearing account overnight, then sweep them back the next morning to cover expenses. This helps ensure idle cash still earns something without you needing to make manual transfers.

- **Prevent Fraud:** Check and payment fraud remain common threats for local businesses, and most don't have a dedicated fraud team on staff. Positive Pay compares every check presented for payment to a list of checks the business has already approved, flagging any that don't match. ACH Fraud Filters offer the same protection for electronic payments.

- **Gain View of Your Entire Financial Picture:** With digital dashboards, you and your team have real-time visibility into balances, transactions, and upcoming obligations across all accounts. It can often be the difference between reacting to a cash crunch and anticipating one weeks in advance.

At Buckeye, Treasury Management is a conversation, not a product. A member of our community banking team takes the time to understand how your business operates, including your patterns, suppliers, and growth plans, before identifying and recommending any tools that may be useful. As a result, you have only the tools you need and a local contact if questions or changes arise.

Ready to put your cash to work? Get in touch with Chris Pratt at 440-233-8800 or cnpratt@buckeyebank.com to learn more about Treasury Management tools that work for your business.

Early Direct Deposit

Get Paid Up to Two Days Sooner

Often, payday isn't soon enough. This is why Buckeye Community Bank is excited to introduce Early Direct Deposit, a new feature that makes your paycheck available up to two days before your official pay date. The best part? There is no charge for this service.

How It Works

Still waiting for your check while bills pile up? With Early Direct Deposit, the wait is over. When you set up your direct deposit at Buckeye Community Bank, you won't have to wait for your pay day, because the funds are released automatically when your employer's payroll file reaches the bank. There are no apps to check, no settings to adjust.

The Benefits

A couple of days may not seem like much, but it can make a big difference:

- **Breathing Room:** Rent, car payments, or bills due right after payday can be tight. A deposit made earlier gives you a cushion.

- **Fewer Surprises:** Funds landing sooner mean your balance reflects reality faster, reducing the chance of an overdraft caused by timing.

- **Simple & Automatic:** No need to think about it because it's automatic. There is no extra step, login, or opt-in checkbox once you're set up. Every pay period, it happens automatically.

- **No Cost:** A recurring direct deposit into your checking account is all it takes. There are no fees, no minimum balance requirements, and no fine print.

Setting up Early Direct Deposit is straightforward. Ensure your Buckeye checking account is set up to receive recurring direct deposits. Once recurring deposits are established, Early Direct Deposit is automatically applied.

AI Supercharges Fraud

The fraudster's newest asset has become artificial intelligence (AI), and local businesses often are the testing ground for new fraud attempts.

What's new with AI is the speed, scale, and plausibility. Across all sectors, organizations are experiencing more fraud attempts, which are often more convincing and more costly.

Local businesses are especially vulnerable since a breach can wipe out thin margins or damage reputations in just one fraudulent transaction. The ability to defend against it has become a core business competency, not just an IT concern.

Fraudsters and AI

The same AI tools that are transforming legitimate industries are being used to transform criminal organizations. Among the shifts:

- **AI enables small groups of criminals to run thousands of simultaneous scams.**
- **Generative AI can produce convincing fake IDs, synthetic credit profiles, and entirely fictitious "customers" built from blended real and invented data.**
- **Voice cloning and deepfake video are used to impersonate executives, vendors, and even family members to obtain sensitive information or authorize wire transfers.**

Your Business' Defense

Effective defense doesn't require enterprise-scale budgets. Technology, process, and people must be used in the right combination:

- **Modern Tools:** Fraud monitoring tools, email authentication, multi-factor authentication, and payment verification systems raise the bar significantly.
- **Defined Policies:** Businesses need a defined, written process for who can approve payments, changes to vendor banking details, or wire transfers, and those process should never be bypassed for convenience or urgency.
- **Employee Awareness:** Brief, regular refreshers on what scams look like can help keep your team's instincts sharp. A security culture is the most effective fraud control because it allows any employee to ask, "Can I verify this first?" without fear of slowing things or offending a superior.
- **Verification:** One of the most valuable security investments a business can make. Calling a known phone number to verify any request involving payments, bank changes, or sensitive information is considered the best practice.

Despite AI's change in the fraud landscape, it hasn't changed the fundamentals of a good defense. Those businesses that succeed use technology, clearly defined practices, and empowered teams to always double-check request.

"Someday is not a day of the week." – Denise Brennan-Nelson, Author

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