



The Buckeye Beacon



Spotlight on Avon Oaks

Buckeye Community Bank has had an extensive working history with Avon Oaks Caring Community, a skilled nursing facility dedicated to providing short and long term care, rehabilitation, and nursing services. Avon Oaks has been owned and operated by the Reidy family since 1966. The American Health Care Association and National Center for Assisted Living recognized the facility as a 2013 recipient of the Bronze Commitment to Quality Award for its dedication to improving the lives of their residents.

Joan Reidy, President of the facility, was named Ohio Health Care Association Administrator of the Year 2014, and is on Buckeye Community Bank's Board of Directors. She is proud to choose Buckeye Community Bank for Avon Oaks' banking

needs because they are locally owned and treat her and the staff at the facility as more than an account number.

When asked what she loves most about the bank, Joan said: "When we need help or have a question, we don't have to talk to an automated attendant or stranger in a call center. We talk to our friends at the bank." Avon Oaks utilizes Buckeye Community Bank's Courier service for convenient banking, always satisfied with the excellent customer service from the IT and operations departments.



The Morning Cup

Here's a Good One...

"The pessimist complains about the wind. The optimist expects it to change. The realist adjusts the sails."

-Unknown

BCB Share The Spirit



Every year, Buckeye Community Bank selects a community outreach organization to sponsor for their Christmas "Share the Spirit" giving program. The organization of choice for 2014 was the Neighborhood Alliance, a group that provides aide to their community's basic needs through child and senior enrichment and family support services; also serving as Lorain County's only 24/7 family homeless shelter.

Christmas for Caring

31 Buckeye Community Bank staff



members contributed gifts and cash donations for the needy, focusing on Neighborhood Alliance's mission to help infants, elderly, and homeless community members with their "Christmas for Caring" initiative.

Christmas for Caring 2014 was a huge success, thanks to the 120 individual and donor groups' 830 logged volunteer hours! Along with the volunteer work, \$22,000 in gifts and donations provided 600 Senior Care Boxes, 252 Adopt-a-Child Gifts, and 154 Family Care Baskets.

The bank is looking at the Salvation Army or Lorain County Food Bank for "Share the Spirit" 2015 program.



* An avocado a day can reduce your cholesterol

As we invest in you, you can invest in us.



15 years ago Buckeye Community Bank was established to service the business community with professionals that would exceed the expectations of our clients. While the value proposition was correct at inception, it is more valid as we commence our 16th year of serving the community. The community recognizes the expertise and capabilities of our organization. The operating performance and trend line of Buckeye Community Bank reflects the value we provide to our client base while providing a financial benefit to our shareholders.

A strong locally owned community bank is the economic backbone of a strong local economy. At the inception of our bank there were four locally owned institutions. In 2015, Buckeye Community Bank will be the last locally owned and operated community bank from Cleveland to Erie County. In the coming years, the value of Buckeye Community Bank will only increase.

The ownership of our bank by the client base we serve further solidifies the bond we have to the community. From time to time shares of stock become available for purchase. If you have a desire to own shares of stock in the bank you can contact me at 440-233-8806 or Greig McDonald of Community Banc Investment at 1-800-224-1013. I would be happy to provide the most recent annual report for Buckeye Bancshares, Inc.

Sincerely,
Bruce E. Stevens
 President & CEO

BuckeyeFirst Mate



Randy Lottman
 Meet Buckeye Community Bank's go-to guy. Randy is the bank's IT department, a Buckeye Direct Support team member, and

Buckeye Community Bank's Facility Coordinator. He assembles furniture, redesigns cubicle spaces and moves items around the office frequently. A large part of Randy's day is dedicated to maintaining computer equipment so Buckeye Community Bank technology can remain up to date and employees can keep going like a well-oiled machine.

Randy and his wife Sandy live in Elyria. They have three children, Lynn, Erin, and Kyle. Randy is active in the Lorain County community by regularly donating blood platelets, participating in the Silver Wheels Cycling Club, and is the Treasurer of his bowling league.

New Services Available

Buckeye Direct

Bring the Buckeye Community Bank teller to your office! Using Buckeye Direct, you can scan checks for deposit and send them over a secure network from the comfort of your own office space. Buckeye Community Bank will handle the rest.

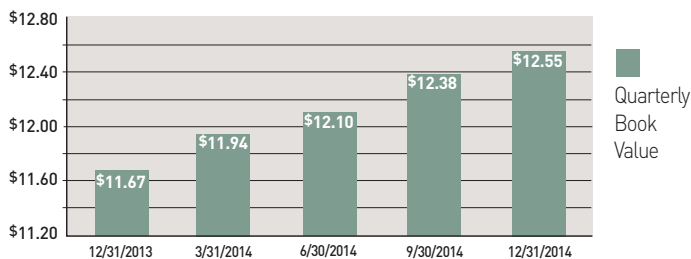


Scanned check images can be endorsed with the virtual endorsement feature, eliminating the need to complete individual paper deposit slips. Buckeye Direct's Smart Pay feature offers an online link for your company website that allows your clients, club, or board members to pay their bills or donate to your sponsored organization right from your website.



Financial Position

Buckeye Bancshares, Inc. and its wholly owned subsidiary Buckeye Community Bank



This is the increase in book value of Buckeye Bancshares, Inc. Due to the limited availability and inactive market of any community bank stocks, market values 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.



105 Sheffield Center • Lorain, OH 44055 • (440) 233-8800
 buckeyebank.com



Buckeye Cares

Buckeye Community Bank will be supporting our local **PBS Channel 25 Annual Auction** with a donated television for the third year. Tune in on April 23-26th to support WVIZ's 50th year!