



The Buckeye Beacon

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

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Whether it's painting a residential home or updating a historic American site, trust is a vital tool for a professional painter.

"You place a lot of trust in a painting company, and as

professionals, we need to demonstrate not only experience but the ability to communicate well with a client," said Michael Murray, owner of Textbook Painting. "I guess the same is true when you work with a bank."

Murray started his Lakewood-based company in 2006, after graduating from Miami University and building his skills during years of painting for other companies in high school and college. In a decade, he has grown Textbook Painting from one crew of professional painters to a company employing nearly 30 year-round staff and an additional 70 seasonal employees.

Textbook Painting specializes in residential and light commercial painting throughout Northern Ohio

Textbook Painting and Murray joined Buckeye Community Bank in 2011 after the recommendation from one of his mentors. At the time, Murray was looking for a line of credit allowing him to expand the company and continue its growth in projects, jobs and reach.

"(Buckeye) offers some services that make it very convenient to work with them, plus they have a team that is responsive," Murray said. "Buckeye showed interest in my business and

discussing my plans. It's also nice to deal with the same people every time I work with Buckeye. At our old bank, it seemed like the staff would change

every three months, so it gave you the impression your business wasn't very important to them."

"At Buckeye, it has always been important to take the time to understand our clients, their goals and challenges," said Ben Norton, Buckeye Senior Vice President and Chief Operating Officer. "Textbook Painting is a growing business that personifies

Michael's passion, creativity and commitment to do things right. We appreciate his trust in Buckeye as a partner."

One of Textbook Painting's greatest professional experiences was when the

company was selected to provide interior painting to the Thomas A. Edison Birthplace Museum in Milan. The work required building trust with museum leadership to assure them that Murray's company and staff were professional and could deliver the "extreme precision" needed.

"We gained confidence by listening to their concerns and demonstrating that we were serious about what we do," Murray said. "It was an incredible experience that made us proud to see what a focused and dedicated team can accomplish."



Share the Spirit

In March, Buckeye employees helped raise money to support the annual Harvest for Hunger campaign, while having a little fun.

As part of its ongoing efforts to strengthen local organizations and communities, Buckeye's staff held a "Pie in the Face Race" that encouraged donations to help provide food for food banks and shelters and provide a cream pie for breakfast to a Buckeye leader. To collect donations, four jars were set up with individual photos of Bruce Stevens, President and Chief Executive Officer; Ben Norton, Senior Vice President and Chief Operating Officer; Samantha Abraham, Senior Vice President and Chief Financial Officer; and Stephen Wright, Senior Vice President and Chief Lending Officer..

The prospect of Norton being hit with a pie raised the most money with Wright, Abraham and Stevens following close behind. In total, employee contributions combined with a matching donation from Buckeye resulted in a total of \$2,115 being donated to Harvest for Hunger. The donation will provide more than 8,460 meals for local families in need.





A Letter from the President

Bruce E Stevens
President

The value proposition of Buckeye Community Bank is “listening to the story,” having a genuine interest in the needs of our customers and offering solutions that meet our clients’ expectations. In that vein, we are honored that Mike Murray of Textbook Painting chose our bank. We take our responsibility very seriously to listen and provide excellent service on a consistent basis which fulfills Mike’s expectations. There are two additional items of note in our relationship. The first is that Mike was referred to us by an individual that was familiar with Buckeye Community Bank and the bank’s capabilities and strengths. The bank has an obligation to conduct its business in a manner consistent with that referral. We have an obligation to both our referral source and to Mike’s company. Our reputation and trust in the marketplace are built on our commitment to the client. The second item of note is the location of Textbook Painting in Lakewood. Aspects of geography and distance are not a limiting factor for the clients we can serve. With our commitment to technology and our value proposition, aspects of location and distance will not be a headwind to Buckeye Community Bank.

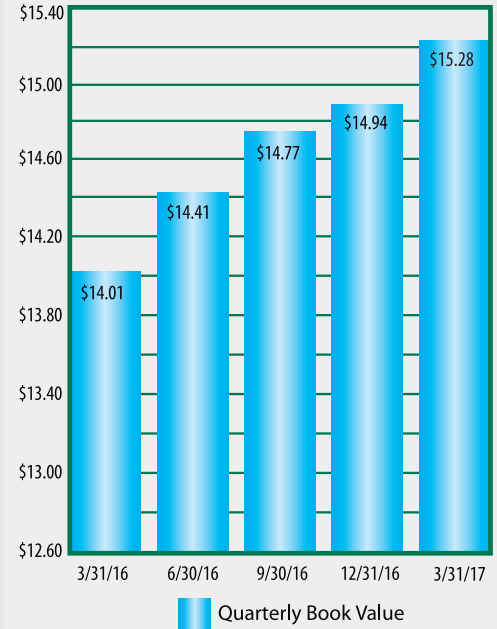
We continue to expand the staff with individuals consistent with the culture of the bank. We are pleased that Jason McDonald chose to join the bank. He is a local professional that brings the elements of community service as exhibited by his most recent position with county government. I am confident that Jason is a solid addition to our Buckeye Bank team.

Our service to the community is illustrated in the recent “Pie in the Face” contest. Buckeye Community Bank is aware of our responsibility to the marketplace. The contest shows that you can have fun while in the service of others.

Buckeye Bank continued the momentum of 2016 through the first quarter of 2017. The bank grew its per share book value by 9% in the year over year period. The bank paid a dividend of \$.15 per share in the first quarter. The bank commenced paying a dividend three years ago at \$.10 per share. It remains our goal to increase the dividend on a consistent basis while increasing the book value and earnings per share. The bank increased its earnings per share from \$1.25 to \$1.40. It remains our goal to reach \$1.50 in earnings per share for the fiscal year 2017. Our ability to reach our financial goals is dependent upon the continued commitment to our clients and staff.



Financial Position



Buckeye Bancshares, Inc. stock may be available for sale in the near future. If you are interested, please contact Bruce Stevens at 440-233-8806 or bestevens@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 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.



Service: NSF Check Collecting Made Easy

Does your business need help with the collection of returned Non-Sufficient Funds (NSF) consumer checks? Do you want to get out of the collection business? Let Buckeye's CheckCollect Plus service take away the headaches of check collection.

Buckeye's CheckCollect Plus service automatically processes your returned checks, provides you with online reports and electronically represents the checks. It improves and automates the collection process of NSF items so you can focus on your business instead of the collection business. Best of all, it's free.

When a NSF check is returned to the bank, Buckeye will return the item against your account and assess the bank's standard return item fee. As a CheckCollect Plus user, Buckeye will submit the returned check to CheckCollect Plus for collection and provide you a copy of the item. CheckCollect Plus strategically processes the item as an Automated Clearing House (ACH) transaction to control the timing for a higher rate of collecting the funds in the first attempt. You receive the full value of the check upon collection.

Through the service you will be assigned an on-line account to view the



status of your collection items. There is no limit on the number of collection items through CheckCollect Plus. However, if the returned check is \$25,000 or more, it will not qualify for this service due to the National Automated Clearing House Association rules.

To sign up for the easy and secure Buckeye's CheckCollect Plus service, contact Diana Fredriksen or Sarah Smith at 440-233-8800.

First Mate Jason McDonald, Credit Analyst at Buckeye Bank



Jason writes, "As a credit analyst, I work on evaluating an applicant's creditworthiness as part of the lending process. The work involves investigating financial statements and credit reports, as well as reviewing any other relevant financial data to gather the information needed to determine if the loans make sense. The analysis then

is presented to the loan committee to help in its work."

He joined Buckeye in February 2017 after serving as a Senior Financial Analysis for Lorain County Community Development

Jason likes Buckeye because "It has a great group of great professionals. There is a strong sense of culture here and a real focus

on serving clients. Joining Buckeye was attractive to me because it plays a real role in helping the local economy grow."

Residing in his hometown of Elyria, Ohio, Jason is the father of three girls and loves to spend time with them. Also, he has been an amateur musician for years and enjoys playing guitar.

Shopping Local to Benefit You & Your Community

As the weather warms and thoughts turn to home improvement and outdoor activities, remember to consider the impact that shopping local has on your family and your community.

While large national chain stores may have wider selections, your local retailer can offer as good or better selection with competitive pricing plus a level of customer service that often cannot be matched. Additionally, when you shop at a local business, more of your hard earned dollars will stay in the community because the owner pay local taxes, hires employees from the area and may be more inclined to support community organizations and causes. According to a recent study, for every \$100 spent at a local business, nearly \$68 stayed in the community while only \$43 remains for the same amount spent at a chain retailer.

Some other possible benefits from shopping local:

- Gaining advantages: Locally grown foods can have numerous benefits to your family including ones that come from local farmers who have chemical-free fruits and vegetables and grass-fed meat;

- Meeting neighbors: When shopping local you have a chance to personally know the people behind the business and celebrate their success and growth;
- Keeping the community unique: Local establishments give the community a flavor over similar chain restaurants and stores that are found in numerous places across the nation;
- Receiving more personalized service: With a local owner present in the community, he or she probably knows customers and the products and services needed regularly and can handle any problems seriously and quickly; and
- Making an impact: When you support local business owners, you have an opportunity to help make your community a more thriving place to live.



So when you start planning a new home improvement project or gathering provisions for the upcoming summer months, consider spending your dollars close to home and contributing to your community's economy in a positive way.



Ever feel like you are working more, but accomplishing less? You're not alone.

A recent survey found that employees are working an average of 45 hours per week, but only think that roughly 60 percent of those hours are productive. Those responding feel, and productivity experts agree, that the way of increasing production is

Boosting Productivity at Work

by making small adjustments and eliminating distraction challenges. Topping the list of productivity zappers are talkative co-workers, unnecessary meetings, and disruptions from technology.

The good news is there are some simple things you can try today to increase your productivity and efficiency, including:

- Blocking Disruptions: Resist the urge to constantly check email and allow unimportant calls to go to voice mail for a response later;
- Eliminating some meetings: Ask yourself honestly, do you need an in-person meeting or can items to be discussed instead be handled via email;
- Forgetting multi-tasking: Make sure you are completely focused on the task at hand because the brain doesn't do tasks simultaneously no matter how much we hope;
- Improving your mental and physical alertness: Vary sitting activities with

standing ones, mental activities with physical ones to prevent fatigue and be efficient;

- Putting some fitness into your day: Take an occasional break for a quick walk or some office yoga at your desk to remain focused and refreshed; and
- Changing your scenery: Try working in a different setting once a week because new surroundings can inspire ideas and give you energy.

Only those
who risk going too
far can possibly
find out how far
one can go.

T.S. Eliot