

The Buckeye Beacon

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

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Spotlight: Speak of the Devil



Kurt Hernon will forgo digital apps and social media sites in favor of old-fashioned connections made by conversations with friends and soon-to-be friends.

In late 2017, Kurt and his wife, Page, launched Speak of the Devil, a craft cocktail bar with “carefully prepared remedies,” in downtown Lorain. The couple’s goals were to cultivate a passion for skilled bartending developed over the years while sparking an interest in their adopted hometown and creating a place where people could come together to connect.

“We both believe that something is lost when we no longer really connect to other people,” said Kurt, who retired in 2013 after a decades-long career as an air traffic controller. “We wanted this to be a social place that could create a sense of community by spending time joining your friends and your neighbors.”

The name of the establishment, located at 201 W. 5th St in Lorain, comes from

the lighthearted colloquialism used to explain the phenomenon that occurs when you are talking about someone and they then coincidentally pop up, Kurt said. Speak of the Devil’s setting is meant to encourage people to start conversations, as it is devoid of large televisions and blaring recorded music that is usually the hallmark of other establishments.

“Page and I wanted to show that Lorain is a place where a quality business can thrive and draw people here. We believe that this is a great location and wanted to add to the conversation about the great assets like Lake Erie and the beautiful Black River that more people can use to build our community up.”

As a community gathering place, Speak of the Devil provides a vital venue for a host of various artists, performers, writers and musicians to create further linkage by sharing their gifts with the community. The Hernons’ desire to encourage more business growth has resulted in Speak of the Devil being the home base of the separate Smash

Kitchen, which provides food for the bar and operates a popular catering and food truck business.

Buckeye Community Bank was a natural fit when launching their adventure, Kurt said, because “Buckeye believes in the value of connecting with neighbors and friends. Buckeye builds its business the old-school way through conversations, connections and with an extremely personal touch. They want to see this community succeed and are there to help businesses in any way they can.”

“Speak of the Devil, through Kurt and Page’s vision, has created an inclusive environment that welcomes all,” said Buckeye President Ben Norton. “Buckeye works every day to be a partner that supports existing and new local businesses growing in a way their owners envision. It is rewarding that Buckeye can work with and support people like Kurt and Page who believe in being a catalyst for the local community.”



A Letter from the President

Ben P. Norton
President



As community bankers, we have a tremendous responsibility to ensure that our local businesses have access to the capital needed to fuel economic success and to be the spark to ensure the community remains vibrant through economic growth and impact.

At Buckeye Community Bank we believe a healthy, vibrant business sector is key to our thriving community. Our team members share a commitment to support the businesses that energize the local economy. Job creation and retention, helping businesses grow, attracting new businesses and supporting entrepreneurs are all critical to spark revitalization and strengthen the community. We know that we cannot do it alone. Buckeye, like our clients, shareholders, and employees, needs both the private and public sectors to work together to provide strategic focus and lead economic revitalization efforts.

Buckeye's team continuously looks for opportunities to support our clients' and community's growth. Opportunities to work in conjunction with area businesses and community leaders results in changing both the perceptions of what our community is today and what it can be in the future.

We understand that most people today do not WANT to go to the bank but rather feel they HAVE to go to the bank. We are working to address our clients changing preferences by using the power of technology mixed with old-fashioned personal touches to make it easy to bank with us how and when you want. Further, to ensure that a community banker is always available to serve our local businesses, we are investing in our employees and exploring partnerships to bring more talent into our industry by offering strong career paths with a high quality of life.

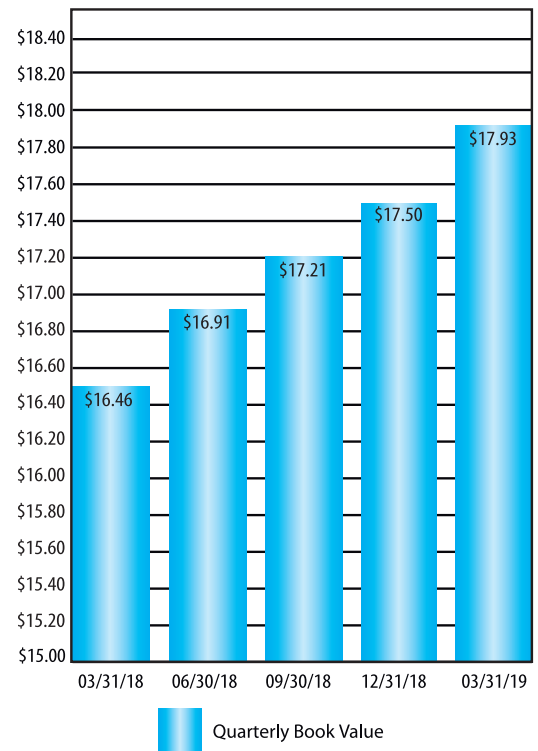
You can see the direct impact possible when revitalizing a community one business at a time. Kurt and Page Herson, the owners of Speak of the Devil Cocktail Bar, are a tremendous success and are positively impacting downtown Lorain. Their establishment not only allows people to unleash their smiles and boost their moods but creates a community gathering place to build real links to the community and one another.

Buckeye Community Bank has never taken its success for granted. We always looked for ways to support the community. We matched the funds raised by the business community at the Lorain County Chamber of Commerce Business Afterhours to support the Second Harvest Food Bank's Harvest for Hunger. The combined generous support provided 3,100 meals to families facing food insecurity.

Our First Mate, Rita Hoyt, not only ensures Buckeye Community Bank provides exceptional client service and security but finds the time to support Communities That Care of Lorain County (CTC) as an Executive Committee member. CTC helps youths face the many challenges ahead of them, including substance abuse. Recently, they have been focused on fighting against opioid addiction and providing education on the consequences of vaping.

We know the benefits of strong local economies that create jobs, increase property values and attract people. As we celebrate our 20th anniversary and remain the only locally focused and headquartered bank in our area, we are reminded daily of our vital role in supporting the local business community. We pledge that we will continue to innovate and evolve to meet your banking needs while not losing our commitment to your success.

FINANCIAL 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.

Buckeye Shares Its Spirit

BRINGING SMILES & HAPPINESS

The Buckeye Community Bank staff gave up their time this Valentine’s Day to show love and appreciation for residents at Avon Oaks Caring Community, in Avon. The effort, led by the bank’s Employee Relations Committee, delivered nearly 150 cards filled with personalized messages written by the team.

Staff started making the cards in January, and everyone was welcome to spend a few minutes on a task that would brighten someone’s day. This year’s card campaign was the start of what the staff hopes becomes an annual tradition.

When Buckeye’s Rita Hoyt, Rita Piatt and Patricia Pubal dropped off the holiday cards to Avon Oaks, they interacted with residents whose faces lit up with the happiness from the kindness of others.



Buckeye team at Avon Oaks, above, and some of their cards, below.

NIGHT OF NETWORKING PROVIDES IMPACT

In March, Buckeye hosted a Business After-Hours networking event with members of the Lorain County Chamber of Commerce. The evening event offered Buckeye’s leaders and staff a chance to reintroduce themselves to local business contacts and remind them of the vital offerings Buckeye provides to partner for growth.

In addition to making valuable connections, the event also provided a community impact as Buckeye’s team and attendees gave donations to support the Second Harvest Food Bank of North Central Ohio. The funds raised provided approximately 3,100 meals to assist the organization’s fight to eliminate hunger in the region.



“Buckeye Community Bank is firmly connected to the community, just like those we serve,” said Buckeye President Ben Norton. “The dedicated outreach of our staff and through the relationships we have with our clients and those who serve and live in the community is how we show purpose in what Buckeye does every day.”

Product Highlight: Merchant Services

Build your clientele with Buckeye Community Bank’s Merchant Services. The ability to accept MasterCard, Visa, American Express or Discover can be the difference between making the sale or missing out.

Buckeye Community Bank has partnered with Heartland Payment Systems to provide Merchant Services for your business. Heartland offers the most secure card processing solution in the industry. With Heartland as the direct processor and no middleman, there are no fees. Heartland provides you with award-winning, around the clock, U.S.-based customer service with an average call wait time of only 20 seconds. Heartland offers a no-hassle transition from your current provider, and it only takes a minute to join the Heartland platform credit card processor. Team up with Buckeye and make Heartland your credit card processor today.

To find out more about Buckeye’s Merchant Services, contact Diana Fredriksen, at 440-233-3939, or Sarah Smith, at 440-233-3925.



Buckeye

COMMUNITY BANK

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First Mate Rita Hoyt



Local business owners need to wear lots of hats to be successful, so Buckeye Community Bank's Rita Hoyt is focused on supporting a team that integrates numerous functions for simple, straightforward, convenient service. By ensuring that Buckeye's processes and procedures are streamlined the bank can be responsive and quick in making decisions and addressing any issues. The result is that local businesses can focus more on their work and delivering for their customers and employees.

"The environment at Buckeye is truly wonderful, and that translates to how we help those we serve," said Hoyt, who is Buckeye's Assistant Vice President and Operations Officer. "It feels like a family because you know you can count on the ones around you. There is a great deal of support, and always someone there to step up no matter what is needed.

In her vital role, Hoyt, who joined Buckeye in 2003, is responsible for providing leadership to Buckeye's vendor relations and numerous functional areas, including treasury management, information

technology, deposit processing and day-to-day operations.

"Buckeye makes a real community impact that is rewarding. A lot of people talk about building relationships with their clients, but it is true at Buckeye," Hoyt said. "We want the work we do to help them succeed."

A native of Vermilion, Hoyt lives with her husband, Mark, in Lorain. Outside the office, she enjoys researching family genealogy, photography and traveling.

Our greatest weakness
lies in giving up. The
most certain way to
succeed is always to try
just one more time

*Thomas Edison,
Inventor & Businessman*