

The Buckeye Beacon

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

Vol 6 • Issue 2

Spotlight: Schill Grounds Management



Jerry Schill and Jim Schill of Schill Grounds Management

Many spend countless hours searching for the secret ingredient that sets one company ahead of its competition. For Jerry Schill, co-owner of Schill Grounds Management, it is the simple, pragmatic commitment to focusing on what the company does well and empowering his team that sets the company apart and on a long-term growth track.

“For our company, it was essential to work through a process focused on growth. This meant taking a step back to see the overall picture, evaluate everything and make solid decisions that helped us create our scalable model,” said Schill, who launched the company with his brother, Jim, in 1993. “We worked on building real relationships and on ways to deliver extraordinary experiences for both our customers and employees.”

“There are a lot of firms out there, chasing all kinds of jobs. For us to thrive, Jim and I knew it was important to focus on the critical few things that could grow the company and make it great.”

For Schill, keeping focused reminds him of the Chinese proverb, “a man who chases two rabbits catches none.” The company, Schill said, has adopted what it calls its CARE Program. The CARE philosophy is a promise of Consistency, Accessibility, Reliability and Expertise that guides everything the company does.

The roots of Schill Grounds Management started when the Schill brothers were both in college and would do summer landscaping work to earn money. After college, they continued the work part-time as they developed their management skills in business-related positions. Soon Jerry and Jim realized they could combine their love for the outdoors and their passion for business to create their own professional firm.

Today, thanks to the planning and execution started years ago, Schill Grounds Management focuses entirely on providing a holistic approach to landscape maintenance, landscape design and build, and snow and ice management. The company, which started from the humble beginnings of using a Ford Escort to carry equipment, has grown to three locations in North Ridgeville, Sandusky and Middleburg Heights, with nearly 200 employees. Plans are in place for two additional locations in the near future.

The CARE Program, mixed with a dedication to continuous improvement and a commitment to employees, has allowed the company to offer year-round service, as well as retain and build a talented, experienced team. Schill Grounds Management joined Buckeye Community Bank in 2005 after working with Sandi Dubell for several years.

“We have been so fortunate to have built a relationship and trust with Buckeye Community Bank. We can’t say enough about their team that has demonstrated a real connection to us both personally and professionally,” Schill said. “We did not realize how important it was to have a first-class bank like Buckeye to achieving success. Our partnership with Buckeye has been absolutely critical and working with Susan (Grachanian), Ben (Norton), Sandi and the whole staff has helped us overcome barriers, find solutions and make everything a lot easier.”

“We are pleased to be a trusted partner of Jerry and Jim Schill. They consistently prove that great results come from diligent work and a strategic plan focused on leveraging their company’s strengths,” said Buckeye President Ben P. Norton. “Like Buckeye, Jerry and Jim pride themselves on a mission of expertly serving their clients, engaging their employees and supporting the community.”

Making The Most Of Your Time At Home With Easy Peanut Butter Cookies!

Try this simple cookie recipe with just 3 ingredients! Fun for you and your kids, and tasty, too! (from biggerbolderbaking.com)

Servings: 12 -15 cookies

Ingredients:

- 1 cup (8oz/225g) sugar
- 1 cup (8oz/225g) peanut butter
- 1 egg



Instructions:

Preheat your oven to 350°F and line a large cookie sheet with parchment paper.

In a large bowl stir all three ingredients together until smooth.

Using a tablespoon measure scoop out 2 tablespoons of cookie dough and roll into a smooth ball.

Place pre-rolled cookies on your cookie sheet about one inch apart. Press down with the back of a fork and then press again from the opposite direction to form that classic criss-cross pattern. Bake these 3 ingredient cookies for 15-20 minutes. Remove from the oven and let cool on the tray for 1-2 minutes before removing to a wire rack to finish cooling.

Store your peanut butter cookies in an air tight container for up to 3 days.



A Letter from the President

Ben P. Norton
President

It goes without saying that things can change fast. The reality you awake to can change within a matter of hours. The world has dramatically changed since the last issue of the Buckeye Beacon. We are witnessing the clear link between our local economy and the broader global marketplace. An incident affecting one part of the globe can easily cause unimaginable challenges for us.

At Buckeye Community Bank, the pandemic has caused us to marshal our efforts and do what we do best – serve our clients and our community. These may be difficult times, but we continue to find opportunities to serve you and the businesses in our market.

Numerous types of global forces can derail plans and progress. Additionally, government actions meant to prop up one sector of the national economy can have unanticipated consequences on the plans and goals in other areas. We are proud that Buckeye has remained nimble and fully equipped to meet the rapidly changing needs of its clients, staff, shareholders and community.

After a seemingly quiet start to the new year, events out of everyone’s control quickly reached a crescendo. At first, it was local companies showing concern that a fast-spreading virus on the other side of the globe was affecting materials in the global supply chain. Soon, the virus we now know as COVID-19 started having far-reaching effects as government orders were given to reduce business activities and anxious consumers started cutting interactions and socializing. Local businesses were forced to change the way they deliver services, and local employers enacted contingency plans to address employees who might be ill or forced to quarantine themselves.

Buckeye was impacted in the way we choose to do business, mainly in person with a handshake. However, with solid planning and practice, we adjusted to the guidance of health officials and have remained open and strong. Our dedicated team of community bankers will serve your banking needs safely and continue to be hard at work in this new reality.

The Federal Reserve Bank has been proactive in its attempts to keep the American economy on a growth path during this tumultuous time. However, while rate cuts from the Federal Reserve may decrease borrowing costs for consumers and businesses, they come at a cost to savers. For community banks, success is achieved by competitively

balancing interest rates for both loans and deposits, while keeping a keen eye on expenses. Low interest rates can impact the net interest margin, so an efficiently run bank like Buckeye will continue to thrive by remaining true to its commitment of keeping expenses under control.

Several out-of-cycle cuts by the Federal Reserve in March as COVID-19 reached American shores came as a surprise. Since August, the Federal Reserve has cut its fed funds rates five times to combat global events. These rate cuts have impacted the bottom line of community banks.

Today, our sector, like many others, is facing unprecedented challenges and changes that require aggressive ideas and approaches to our continued progress. At Buckeye, we have long exceeded client expectations by providing competitive products and a locally rooted approach that values local businesses and their impact on the community. To stay ahead of the competition and to address the challenges of today and tomorrow, we must expand our client base and levels of deposits. Each dollar deposited at Buckeye stays here working to build the local companies that employ our neighbors and friends and contribute to making this a robust area.

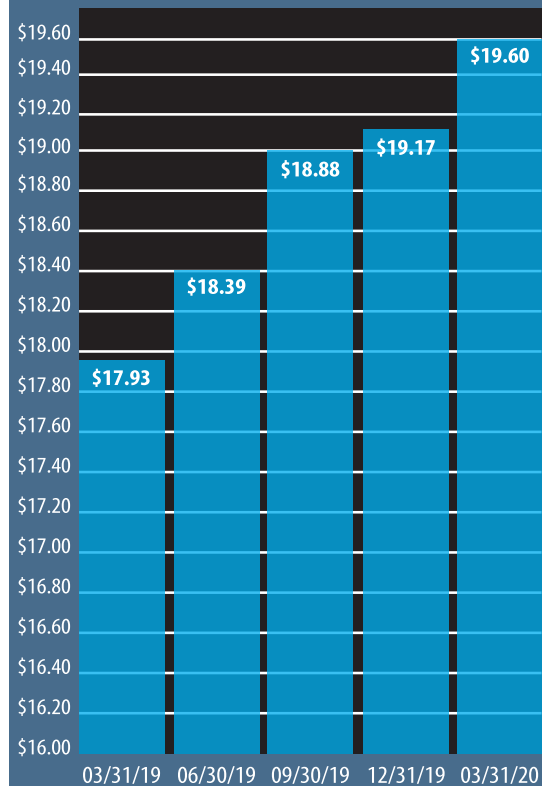
One such local company that is making strides to keep our economy healthy is Schill Grounds Management. Today, because of the commitment to thorough planning and meticulous continual improvement led by Jerry and Jim Schill, the firm with a modest start is working on launching additional locations and expanding its employee count. By focusing on what Schill Grounds Management does most effectively and empowering its team – a philosophy that Buckeye also believes in – the company is well poised for future success.

John Kokai, featured as our First Mate in this issue, takes great pride in being part of a team that works to support the financial needs of local businesses. He is proud to serve the same companies he patronizes and learns about every day.

During challenging times, Buckeye has always been steadfast in its support of its clients, teammates and community. We have the plans and team in place to ensure that financial solutions are available to meet the needs of our clients. Daily, we reaffirm our commitment to our local businesses and our shareholders because we know the vital importance they play in making our community thrive.

FINANCIAL POSITION

Quarterly Book Values



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.



Share the Spirit: Dolly Parton's Imagination Library

This spring, the Buckeye Community Bank staff partnered with The Stocker Foundation to raise funds for the incredible efforts of Dolly Parton's Imagination Library.

Dolly Parton's Imagination Library, which started in 1995, sends books monthly to participating children from birth to age 5 to foster a love of reading and imagination.

The Lorain County Imagination Library, established through The Stocker Foundation, works to increase children's access to print materials, promote school readiness and encourage parents to read to their child every day. Research finds that reading aloud with a child is the most critical activity supporting children's language and literacy development. Participating children receive one book mailed directly to their home each month, selected for its developmental benefits and fun.

More information and how to donate can be found at the Foundation's website at stockerfoundation.org/special-projects.

Since its launch, Dolly Parton's Imagination Library has shared more than 132 million specially selected books to brighten the days and minds of children in the United States, United Kingdom, Canada, Australia and Ireland.



John Kokai : Our First Rate First Mate!

The opportunity to make a real impact by helping local businesses grow is a powerful reward for John Kokai.

Kokai, who serves as Buckeye Community Bank Vice President and Senior Credit Analyst, works closely with Buckeye's loan officers and clients to enforce loan policy and conduct loan risk assessments. For Kokai, who joined Buckeye in 2017, the opportunity to work as a community banker has been a gratifying departure from his time in large banking systems.

"When I came to Buckeye, I was really taken aback at how well everyone on the staff knew our clients and their businesses," Kokai said. "At other banks, in my role, you are usually very detached from the actual business owner as they are only represented as a name and some numbers on a form."

"At most big banks, dealing with clients is very transactional, and not at all like the

relationship approach that is the Buckeye way. At Buckeye, you know the people you are serving and know them well."

As a senior credit analyst, John is responsible for assessing credit requests and works to provide a recommendation after careful analysis of an applicant's financial information, such as income statements and tax returns, cash flow, assets and liabilities. The position plays an essential role in determining the viability of a loan for Buckeye and the client based on in-depth research.

"I enjoy that at Buckeye we have the flexibility to work with clients. At a larger bank, an applicant was measured against the tight box,



but here we are able to do the right things for clients," Kokai said. "It's interesting and satisfying to be more connected to the community and get to know those businesses that you hear about and patronize. It is important that the money lent here, stays here to grow our community and is not sent to another city or state."

Kokai, who has worked in a variety of bank settings during his career, earned a dual degree in economics and history at Lehigh University and a Master's in Business Administration degree at Case Western Reserve University. He and his wife, Denise, live in Avon with their daughter and twin sons.



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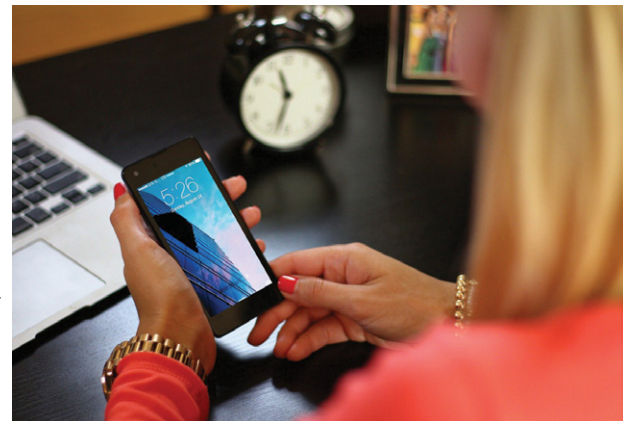
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Conduct Your Banking Anywhere With Buckeye Digital Banking Tools

You need options and Buckeye Community Bank offers them! With our easy-to-use digital banking tools, you are able to conduct your financial tasks anytime, anywhere. By using Buckeye's online and mobile access, you can quickly, easily and securely manage your bank accounts from your computer, smart phone or tablet while saving time.

During the current pandemic and with all of the stress that has come with it, the one thing you won't have to worry about is making a trip to the bank. Visit buckeyebank.com on your computer to check your account balances, set up electronic payments, create transfers and access other banking services. Tap into your account with the Buckeye Mobile app from your smart phone or tablet to check your business and personal account balances, deposit checks, allocate funds between accounts, and receive account-related alerts. You can stay at home safely because we are only a tap or click away.

As always, Buckeye digital tools keep your accounts secure and help protect you against fraud. Contact Buckeye's expert team today at 440-233-8800 for help setting up the tools that are right for you.



QUOTABLES

**The greater the
difficulty, the
more glory in
surmounting it.**

Epictetus