

The Buckeye Beacon

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

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Client Spotlight: DEFENSE SOAP

The ability to provide a real solution that makes lives a little easier is a win-win for any business. This recipe for success is one Defense Soap and its owner Guy Sako know well.

Sako, who grew up in Wellington, became a standout wrestler and NCAA qualifier at Cleveland State University. After coaching at Cleveland State following graduation, he became a youth coach when his son started wrestling. After witnessing nearly 100 cases of ringworm one season at the youth level, Sako began investigating ways to eliminate the problem. He created an antimicrobial bar soap that was safe for everyday use and prevented skin infections, serving as the catalyst for the Defense Soap company. He wasn't planning to create a thriving company but rather to solve a problem the young athletes with his wrestling team encountered.

Today, the company, led by this accidental entrepreneur, is celebrating more than 15 years in business, the recent opening of its new Vermilion headquarters, and more than 25 products in demand worldwide by healthcare facilities, corporations, military agencies and consumers.

"When this all started, I was handing out soap to our wrestlers just to eliminate the problem," said Sako, who continues to serve as head coach of the Westshore Wrestling Club, which has produced numerous great athletes through the years. "I was focused on getting rid of the problem, not starting a company at that time. As the word started to spread about the results, I was having other coaches asking for it at the tournaments where we competed. After the second or third request, I knew we had something special that could help people."

Over the years, Sako, who retired in 2015 from a career with the Cleveland Police Department,

continued to sell his bars of soap. He developed new products and partnerships while building the company, which he operates today with his wife, Ashley, his son, Gus, and a dedicated team of 12 professionals.



Guy Sako, owner of Defense Soap

One hallmark of the company's offerings is the "\$6 Promise" to keep the original bar of soap that launched Defense Soap affordable and to serve as a daily reminder of Sako's roots. As a kid in a blue-collar household in Wellington, Sako remembers his introduction to wrestling when he brought home a Wellington Wrestling Club signup flier with a \$6 fee to join. He said his parents didn't have a lot for extras but allowed him to participate in the youth program, igniting a passion that gave him the opportunity to build his character and develop into the person he is today.

This March, Sako and the Defense Soap team rose to the challenge that the COVID-19 pandemic created. Just days after moving into the company's new facility, requests for their disinfecting products dramatically increased by nearly 500 percent. While most of Ohio was under a mandatory stay-in-place order, Defense Soap was deemed essential and the staff worked hard to fulfill orders.

When Sako started working on plans for a new facility to allow Defense Soap to expand

and create more local jobs, he was met with inflexibility from the company's old bank. Despite year-to-year positive business growth and future forecasts, his then-bank asked for reductions in the facility size. His builder

recommended that he explore Buckeye Community Bank, allowing him to return to his roots in Lorain County.

"We found Buckeye very energetic and willing to find a way to work with us. Kate Kerr was a pleasure to work with and we appreciate all her hard work," Sako said. "If it weren't for Buckeye, we wouldn't be here in our facility today. A lot of things needed to line up to make this a reality, and I appreciate the trust Buckeye has shown in the company and me."

"We have been tremendously excited to be involved with Defense Soap's momentum and growth," said Buckeye President Ben Norton. "For years, Defense Soap products have been ubiquitous in the athletic world and wherever professionals had disinfecting needs. The recent events have caused more people to recognize this great company and the hard work done by Guy and Ashley Sako and their team. Defense Soap has been a perfect fit with Buckeye Community Bank and our strategic focus on empowering local companies and local jobs."

The new 11,500-square-foot Defense Soap facility allows the company to consolidate all operations and distribution at one site. The company's products are available in the U.S. through online retailers like Amazon and Walmart, as well as in Canada, China, Australia and Europe, thanks to solid partnerships. Additionally, the new facility includes wrestling space, allowing the company to enrich the area by attracting national coaches and athletes to provide clinics for local wrestlers. For more information, visit www.defensesoap.com.



A Letter from the President

Ben P. Norton
President

It would be an understatement to say this has been an incredibly challenging time for the people and businesses of our community. During the past several months, we have witnessed conditions and restrictions that many could not imagine. With the tests we have all faced, I am tremendously proud of the way Buckeye Community Bank's passionate team has responded to our community.

Since its inception, Buckeye has existed to serve the business community in our region and ensure our clients have the financial resources necessary to capture opportunities and address challenges. It pleases me that this focus still rings true today. Every member of our team has been committed during this time to preserving the tradition of service to our clients and community that has defined Buckeye. We are all in this together and are prepared to continue leading.

Since March, Buckeye has taken action by:

- Helping 175 local businesses secure more than \$18.6 million through the SBA's Payroll Protection Program which protected thousands of area jobs during a time of business disruption and high unemployment
- Implementing a well-constructed response plan that modified operations in considerable uncertainty and witnessed no interruption in our hallmark responsive nature even though more than two-thirds of our staff started working remotely for the first time
- Continuing innovative and flexible methods to keep our clients, our employees and our community safe while providing strength for the local business community in unprecedented times
- Supporting individual clients who may face distress with case-by-case reviews to address any needed account modifications
- Eliminating restrictions on withdrawals for various account types to help clients weather the economic slowdown
- Processing a historically high demand in residential mortgage applications for clients taking advantage of low rates
- Ensuring clients had access to conduct needed banking activities through drive-up service, safe appointments with staff and providing round-the-clock access to accounts with Buckeye's mobile and online options
- Increasing online education about avoiding fraud, protecting accounts and accessing other Buckeye client-centric services

As of today, our community and America are open again for business. While the economic outlook remains challenging, Buckeye stays

solidly focused on helping clients tackle the uncertainty and protecting our community.

Throughout this time, and in compliance with state and federal orders, Buckeye remained open to serve. Our skilled community banking team continued to meet the needs of our clients directly and safely. The Buckeye team is starting to get back out in the community by visiting new and current clients in safe and responsible ways. Further, Buckeye's leaders have taken aggressive steps to ensure everyone is safe and protected when visiting our offices.

One of our clients, Defense Soap, is a local business that met the incredible challenge of responding to the global pandemic. Within days of moving into its new Vermilion headquarters, owner Guy Sako and his team needed to ramp up efforts to meet a nearly 500 percent increase in demand for the company's disinfecting products from healthcare, corporate and other organizations. Buckeye is tremendously proud to be one of Defense Soap's trusted partners. We are excited about the remarkable local economic opportunity the new facility will provide.

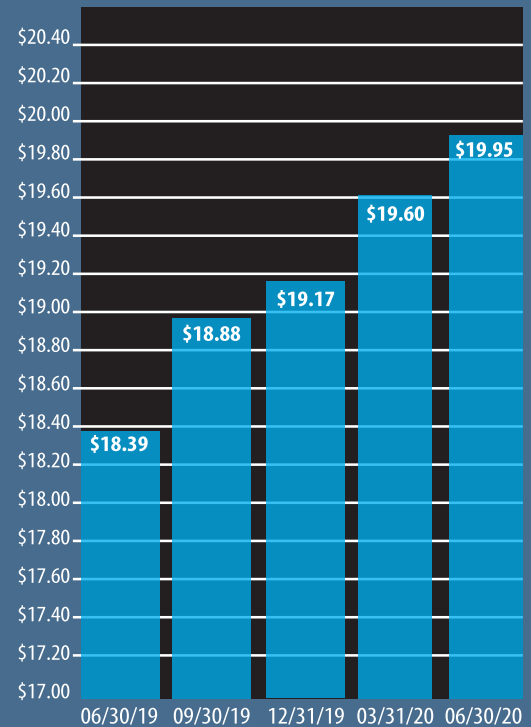
Our First Mate Evelyn Galarza is one of our front-line team members who demonstrated incredible commitment and flexibility during challenging times. A life-long resident of Lorain, Evelyn is a community cheerleader, and we are glad that she enriches our Buckeye family after years spent in the corporate world.

Coronavirus continues to dominate the news and conversations. I am incredibly proud of the way the Buckeye team rose to this urgent challenge by embracing the values that have always made Buckeye an essential community partner. We drew on our core belief in serving the community and worked to safeguard our clients, our families, our businesses and our community.

Our experiences over the years have taught us valuable lessons – crises are never the same and they all end. The success of those who thrive is in the speed and quality at which the crisis is managed.

We hope that you are proud to call Buckeye your business bank and would appreciate you recommending us to others that may need a new bank. At Buckeye, every day we reaffirm our commitment to the local business community and those who provide the jobs in our community. As always, Buckeye is here for you, our partners, and we look forward to seeing you soon.

Quarterly Book Values 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.



Share the Spirit

Melissa Velez Honored as a Community Leader



Buckeye Community Bank's Melissa Velez, a graduate of Leadership Lorain County's "Best" Class of 2020, has been honored with this year's Jephtha Carrell Award for Outstanding Leadership by the organization.

"Melissa was voted by her classmates to have shown exceptional leadership qualities," said Julie Cruz Blair, Executive Director of Leadership Lorain

County. "She is dedicated, focused, passionate about her community, committed to excellence, and having a "can do" attitude, just to name a few of the qualities."

During the annual leadership program, in which participants must be selected for inclusion, class members explore various segments of the county, including economic and business development, social justice, healthcare and education.

Additionally, Velez has accepted an appointment as a member of the board of directors of Lorain County Health and Dentistry. She will provide insight into local needs for the well-respected organization, which provides vital healthcare services to vulnerable populations.

Buckeye Community Bank Recognized by United Way

The Buckeye team recently was recognized by the United Way of Greater Lorain County during its Celebration of Community Impact Awards. The Pillar Award celebrated the bank as a workplace with a culture of giving, caring and community engagement. The well-deserved recognition highlighted the efforts that the dedicated community bankers make in their professional and personal lives to help transform and enrich our community.

Meet First Mate Evelyn Galarza



Family is vital to Evelyn Galarza, giving her strength and balance. She discovered a strong sense of connectedness not found in many workplaces when she joined Buckeye Community Bank for the next phase of her career.

"Buckeye is like a family and so welcoming that it makes it a wonderful place to work," said Galarza, who joined the bank in 2015 as a Customer Service Representative. "Buckeye takes care of its employees. The staff is very close, which translates into great service and the strong relationship we develop with our clients."

In her role, Galarza often is the first point of contact for many Buckeye clients. She appreciates the bank's openness for cross-training that allows staff members to support each other

in various functions. The size of Buckeye was an adjustment at first, Galarza said, after spending much of her career working in the financial operations of a Fortune 500 company supporting its numerous Latin American facilities.

"It means a lot to know the people and businesses you are serving directly. Being community focused with solid relationships makes you feel that you are helping to make our community better," Galarza said. "I think Buckeye's clients love the connections they have with the staff because it avoids the hassle of dealing with a



big corporation where you are an unknown and may never speak to the same person twice. There is a sense of security and confidence to know that you will receive personal "touch" service from bankers who are community-focused."

A life-long resident of Lorain, Galarza grew up in a family of nine children, who remain close. She has four children, ten grandchildren and four great-grandchildren and is blessed to have many living nearby, allowing for daily active involvement. In her time outside the office, Galarza enjoys journaling, cooking family meals, music and being active in her church.



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COMMUNITY BANK

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Fight Fraud With Positive Pay

As technology advances, criminals are increasingly using check fraud to target businesses. Buckeye Community Bank's Positive Pay is a fraud detection tool to protect you from being a victim.

Positive Pay allows your team to quickly create a data file for each check issued, including the issue date, check number and dollar amount. The details of your check can be uploaded or entered directly into your Buckeye online account. As checks come into the bank to be paid, Buckeye compares the details of the checks to the Positive Pay data file. When this information matches, the check is posted to your account. Items that do not match are sent straight to you via a Positive Pay exception report. You review each item and simply make a pay or no-pay decision online.

Utilizing Buckeye's Positive Pay dramatically reduces the possibility of check fraud by providing the enhanced ability to identify and return fraudulent items. Since all checks presented for payment are verified, Positive Pay further protects your business against losses from the payment of lost, stolen, counterfeit and duplicate checks.

Take advantage of Buckeye's Positive Pay to protect your business by contacting us at 440-233-8800 or treasurymanagement@buckeyebank.com.



QUOTABLES

In the middle of a difficulty lies opportunity.

Albert Einstein