



The Buckeye Beacon

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



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Client Spotlight: SANDSTONE CANDLE WORKS

It is crucial for any entrepreneur's success to be able to access a network of supporters when starting a business. As Sandstone Candle Works' owner Joni Poli explored starting her own business, she was surprised by the amount of support and encouragement she received from fellow candle company owners - a debt she hopes to pay forward as her company grows.



Joni Poli, owner of Sandstone Candle Works

"I have always wanted to own my own business," said Poli, whose Sandstone Candle celebrates its fifth anniversary this year. "I wanted something unique that would bring people together, and after visiting a candle shop in Columbus, I realized this might be the perfect thing. Upon asking the owner a few questions about her business, I was delighted at how open she was to help me from her experiences. The conversations led to introductions of additional business owners and provided an opportunity to learn, share and receive support. The strength of the owners' community and camaraderie has enabled us to all succeed. It was important as we worked to overcome challenges during the pandemic."

Poli, a flourishing master of candle-making art, says she enjoys the opportunity to connect with others in Amherst and the Northeast Ohio community to share unique experiences. They offer a "pour-your-own" experience and crafted products ready for purchase at their location in the heart of Amherst at 166 Park Ave.

The hands-on experience at Sandstone's "candle bar," utilizing an antique, ornate wooden bar original to the site, allows for not only fun but the opportunity for Poli's team to share an artisan pursuit. The company offers individuals and groups

the chance to learn about fragrances and create their own from more than 100 regular and seasonal options. The clients learn the time-honored process of pouring wax, setting a wick, adding scent oils, and creating something beautiful from start to finish.

"Connecting with people and sharing a creative experience sure does not feel like work," Poli said. "This past year has been challenging, but it also showed that we have loyal and caring customers and a strong community. I am incredibly grateful for them and their encouragement."

Sandstone offers numerous family-friendly activities, including personal and corporate events, fundraisers and education classes.

Poli joined Buckeye Community Bank when she started her company, saying, "Their local roots are crucial to their unique ability to understand local needs and deliver personalized service. The staff is incredibly helpful, and I appreciate their availability whenever I have a question. As local business owners, we must work together to strengthen our community and grow our economy."

It's a sentiment shared by Buckeye President and CEO Ben Norton. "Upon meeting Joni Poli, I was struck by her passion for her craft, and her desire for the success of our community," Norton said. "At Buckeye Community Bank, we love partnering with Sandstone Candle Works and other local businesses who share a passion for enhancing life, growth and vibrancy in the community."

Visit Sandstone Candle Works' online store at sandstonecandleworks.com and call 440-985-9299 to create your own experience or book a party.



A Letter from Ben P. Norton President and CEO

As the days grow shorter, some take the opportunity to slow down and enjoy the calm brought on by falling leaves and cooler temperatures. At Buckeye Community Bank, this time of year is filled with a robust push to continue the momentum and progress that has characterized our institution since our inception. The year-end is not a finish line but an opportunity for us to partner with our clients to set them up for success next year.

Today, Buckeye Community Bank is in the strongest position in its history. We retain, attract and grow our clients and talent through a focused strategy, allowing us to compete more effectively in a world of shrinking options for local business leaders. The big names spend millions trying to convince you that they understand local needs while reducing your access to capital. The market also continues to face new challenges as discussions about potential new banking regulations emerge.

Buckeye Community Bank continuously proves we are essential to our business community, with an intrinsically better knowledge of those we serve. Funds from businesses partnering with Buckeye stay here and create ripple effects impacting the local economy. Each loan used for new equipment or to grow a company leads to creating local jobs, generating local revenues and supporting local institutions and services.

Our work starts with a conversation, allowing us to understand an individual's needs better to create a more innovative, personalized approach to match their specific plans. Buckeye's guiding algorithm consists of a talented community banking team with solid relationships, flexibility to find solutions and a more vested interest in the local community than a large bank in a distant location.

(President's Letter continued on next page)



Buckeye Cares About Community



Supporting Our Furry Friends



The Buckeye Community Bank team, clients and friends recently joined forces to collect much-needed supplies for the Friendship Animal Protective League of Lorain County. Our pets are a big part of our community, and the independent nonprofit organization in Elyria operates the county's largest pet shelter. Friendship APL's dedicated staff and volunteers care for abandoned, abused and injured pets.

As part of the Buckeye drive, donations of food and supplies were accepted for dogs, cats and small animals, as well as medical needs and cleaning supplies for the shelter.

We thank those who compassionately contributed to help support Friendship APL's vital work and service to animals. Learn more about the organization at friendshipapl.org.

Growing Connections to Local Causes



In September, Buckeye Community Bank proudly supported the Community Foundation of Lorain County's Connect to a Cause initiative. The second annual 12-hour crowdfunding campaign focused on raising awareness and support for the vital work done by 65 local organizations.

This year's Connect to a Cause supported participating organizations in all aspects of philanthropy; including health and human services, education and youth development, arts and culture and community strength.

Buckeye joined several area businesses as a Connect to a Cause Business Champions to promote and contribute to the effort.

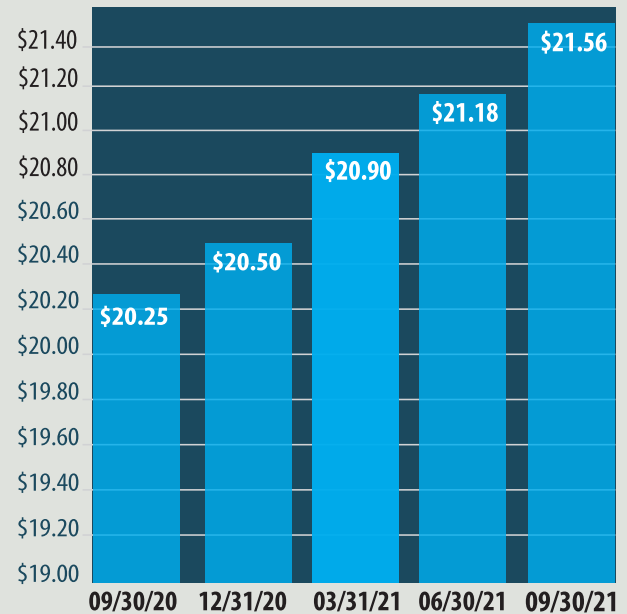
Find out more about the work of the Community Foundation at peoplewhocare.org.

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 bnorton@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.



(President's Letter continued from page 1)

Sandstone Candle Works, owned by Joni Poli, is one of the local businesses we are proud to call a partner. This issue of the Buckeye Beacon spotlights the company that contributes to Amherst's vibrancy. Joni and her team are artisans with a real passion and dedication to the community.

Buckeye's success directly results from its team members, who have a longstanding commitment to the community and build deep, trustworthy relationships. We recently wished Lu Ann

Krumlauf, whom many of you have worked with during Buckeye's 22 years, a very happy retirement. Lu Ann, who served as our Corporate Secretary since Buckeye started, made many contributions, and her knowledge and dedication will be missed.

Two professionals have joined our dedicated team to help connect departments and people and serve our clients better. Heather Boone brings a great deal of experience and a wide range of skills to her role as Executive Assistant. Ron Krisko,

an IT Systems Specialist, adds expertise to the team that keeps us connected and secure. We are excited to welcome Heather and Ron to Buckeye Community Bank.

We are in a great position to thrive in a constantly changing market because of Buckeye's close connections to the local business community. We hope you are proud to be affiliated with Buckeye and will spread the good word to your colleagues and friends.



Happy Trails to Lu Ann Krumlauf

When she retired in September, Lu Ann Krumlauf, Buckeye Community Bank's Corporate Secretary and one of its first employees, received best wishes from her colleagues. Krumlauf has been an integral part of Buckeye since the beginning.

She first learned of Buckeye's founding from George Mayer, whom she worked with when he led a bank in Erie County. The two stayed in touch after he retired and before he was recruited as Buckeye's leader.

"When we spoke, he was so enthusiastic about the work taking place to create Buckeye Community Bank and the dynamic group founding the community bank," said Krumlauf, who joined

Buckeye at its launch in 1999 after a banking career in Sandusky. "It has been a tremendous opportunity to learn about the banking industry, be part of a team of tremendous individuals and constantly be challenged."

"Seeing Buckeye's growth and knowing that you were part of it is very rewarding," Krumlauf said, adding she plans to stay active with her husband, Pat, and their children and grandchildren.

In her role, Krumlauf supported Buckeye's Board of Directors and all of Buckeye's presidents and chief executive officers, including its current leader Ben Norton.

"Lu Ann has led by example with her loyalty, experience, and commitment to Buckeye Community Bank. I sincerely appreciate her contributions over the years and all she has done for the executive team and me," said Buckeye President and CEO Ben Norton. "We will miss Lu Ann's enthusiasm, knowledge, and institutional insights greatly."



Lu Ann Krumlauf



Buckeye Adds Two Skilled Professionals



Heather Boone

Buckeye Community Bank recently added two dynamic and highly detail-oriented professionals to aid its efforts as a community bank known for helping the local business community prosper.

Heather Boone has joined Buckeye as Executive Assistant, and Ronald Krisko has been named Information Technology Systems Specialist.

"We are glad to have Heather and Ron join Buckeye Community Bank," said Buckeye President and CEO Ben Norton. "Heather understands the challenges of achieving success by collaborating with not just those inside Buckeye but also engaging with those outside of Buckeye. Ron is passionate about leveraging technology in ways that involve and support others, which is essential in a world that is more connected every day. We are excited to have Heather and Ron on board to impact our clients and team members positively."



Ronald Krisko

In her new role, Boone is responsible for a broad variety of administrative and leadership duties, assisting Buckeye President and CEO Norton and members of Buckeye's Board of Directors in their endeavors to lead the growing community bank effectively. Boone joins Buckeye with broad experience developed through a career in various aspects of banking, commercial lending administration, payroll and customer service management.

"The opportunity to join Buckeye Community Bank, which puts a focus on people first and encourages a more personal connection to clients compared to other banks, was attractive to me," said Boone. "In my short time here, I have found that the great things people say about Buckeye are true. The Buckeye team is very impressive."

Boone, who grew up in Oberlin, lives in Elyria with her husband, Russell, and the couple's three children. While much of her day is filled with numbers, rules and organizational complexity, she embraces her creative side by participating in crafting and art pursuits outside the office.

As part of Buckeye's technology and operations team, Krisko works to ensure the stability and security of Buckeye's various networks and



connections. In his position, he is responsible for a multitude of roles necessary for the efficient and productive completion of banking functions, projects, communications, data use and transactions around the clock.

"It is rewarding to be part of Buckeye where I can use my diverse computer skills and experience to help others and the organization succeed," said Krisko. "It's rewarding to be part of a team of friendly, engaged, and supportive colleagues."

Krisko brings expertise in information technology, project management, compliance, security, and computer and network administration. The Columbia Station resident is also treasurer and co-founder of the Aickey Foundation, which awards scholarships to local deserving students, and owner of Everything Brittle LLC, a specialty candy brittle company.



Buckeye

COMMUNITY BANK

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Our Courier Service is bringing Buckeye to your door

Buckeye Community Bank's Courier Service brings the bank directly to your business. When you utilize our safe, secure and flexible service for banking transactions, you are free to run your business without having to worry about running to the bank.



Your banking activities are handled on-site by a professional courier. Businesses of every size and type can take advantage of Buckeye's Courier Service. From routine service to on-demand service, you choose the schedule and frequency.

You can rely on Buckeye Community Bank for all of your business banking needs. For more information, contact Sarah Smith or Melissa Velez at 440-233-8800.

Shop Local, Shop Safe, Keep the Community Thriving

In spite of appearing to offer lots of options, online shopping comes with financial risks. Think about supporting local businesses and contributing to the community by shopping here first.

Local retailers often offer more unique products and services at competitive pricing mixed with a degree of customer service that online retailers cannot match. By shopping locally, you can ensure that more of your hard-earned dollars stay in the community as local businesses pay local taxes, hire local residents and support community causes at a higher



rate. According to research, nearly \$68 of every \$100 spent at a local business stays in the community.

Businesses, directly and indirectly, impact the local economy by purchasing inventory, utilities, equipment and local services. Employees of local companies also spend their income locally.

Next time you shop, consider spending your dollars close to home to support small businesses. When you shop local, eat local and drink local, you make a positive impact the local economy.

QUOTABLES

"Stop being afraid of what could go wrong and get excited about what could go right."

~Zig Ziglar

