

The Buckeye Beacon

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

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Spotlight: Oberlin IGA

A sincere commitment to hard work and making an impact in the community has served Leo Braido, owner of Oberlin IGA, well throughout his career. He believes that good grocery stores will always be community hubs connecting friendly faces and quality service to our neighbors' well-being.



"I moved to Oberlin to make a living and make a difference and work hard every day to do just that," said Braido, who purchased the store in 2014 and relocated from Cambridge, Ohio.

In the grocery industry, the global pandemic has meant a shift in some consumer behaviors, with many choosing to utilize large retailers' technology to order food online and pickup with little or no interaction. However, Oberlin IGA remains relevant in these trying times with their consistent focus.

"The interaction with the customer is at the center of this people-centric business and one of the things that I enjoy," Braido said. "The hard work is not just getting them here once. It's earning their trust by providing what they need, delivering what they expect and caring about them personally. Since taking over the store, we have worked to make sure shoppers know that we are always focused on meeting their needs and exceeding their expectations."

As a teenager, Braido started on what would become a life-long career in retail grocery, landing a job as a part-time service clerk. Securing the job came after his tenacity paid off visiting the hiring manager weekly. Upon his high school graduation, Braido worked to learn the business internally as he trained to be a meat cutter while pursuing a degree in business management at Wheeling Jesuit

College. After earning his college degree, he entered the store management training program, learning everything from pricing to food safety that would serve him well. While rising through the company's corporate structure, Braido remained focused on his eventual goal to create his own company.

"I'm a believer in that your demise begins when you are satisfied. We are continuously focused forward, working on making a good store better next week, next month, next year," Braido said. "We have a great group of folks making sure that we treat everyone the same and treat them well."

A hallmark of Oberlin IGA, according to Braido, beyond its excellent customer service, is a focus on fresh, local products and an unyielding commitment to quality. Even when other retailers sacrifice quality to cut costs, Braido said he remains steadfast to not deviate because of an implied promise to customers.

"We are blessed to have folks like Buckeye that enable me to do what I do best," said Braido, who joined Buckeye in 2019. "We appreciate working with Buckeye, especially Susan Grachanin and Sarah Smith, knowing they are there to help us out with anything that we might need. I'm proud to be a Buckeye Bank customer."

"We are passionate about working with partners like Leo Braido and Oberlin IGA, who demonstrate their focus on enriching the community they serve with actions every day," said Buckeye President Ben Norton. "We at Buckeye Community Bank share a steadfast commitment to investing in our community's growth and to truly know the people we serve."



Buckeye Believes in Small Business

Every day, Buckeye Community Bank demonstrates its strong belief in small businesses and their impact on our community. As the only local bank focused on serving local businesses, we have launched Buckeye Believes in Small Business online spotlights to introduce you to more great local assets.

This exclusive online content spotlights a local business client, its products and offerings and a mix of interesting stories.

Check out our first features on **Queen Right Colonies** and **Jet Signs** at buckeyebelieves.com and follow @buckeyebank on LinkedIn, Facebook and Instagram for future spotlights.

shown below: Denzil St. Clair, Queen Right Colonies





A Letter from the President

Ben P. Norton
President

While every bank may claim that they care about the local community, since Buckeye Community Bank opened its doors in October 1999 our actions prove our deep roots. The dollars invested in Buckeye are reinvested back into our community. The relationships developed by our skilled community bankers with local business owners help companies prosper and build financial security, in good times and bad, for their employees and suppliers, many of whom are our neighbors.

We continue to witness out-of-town banks reducing their local presence as they close branches. Without a community bank like Buckeye serving the market, our local businesses lose direct contact with a financial partner, putting them at a competitive disadvantage. Since the day we opened our doors, we have focused on ensuring services, expertise and capital is available to those pursuing business opportunities, attracting investment and creating jobs.

The marketplace continues to face challenges, but Buckeye remains steadfastly aligned to its core values. Since our launch, we have strived to treat our teammates, clients, business partners and shareholders with the utmost respect. Daily, we nurture long-term relationships with our clients and partners by delivering the promise to do what we say we will do.

We are an institution that celebrates our most significant asset, our people, realizing that there is no success without a committed, responsive team. I am proud every day of the commitment and personal attention our teammates show to those with whom we work. By investing in our team, we create loyal, long-term relationships and fuel a culture of creativity, learning, growth and caring.

Banking has always been a high-touch, personal profession, but today some banks replace touchpoints with high-tech offerings and interactions. We, at Buckeye, remain firmly purposeful in building and growing relationships that are vital and beneficial. That said, Buckeye invests in technology and

innovative products that improve efficiency and contribute to your success. Digital options via the Buckeye website and mobile app allow you to access the bank on your schedule. And with business-focused offerings like the Buckeye Courier Service, you can bring the bank directly to your worksite.

As community bankers, we hold ourselves to a higher standard by ensuring that we are creating impactful relationships and making decisions that invest back into our local economy while everyone works toward Buckeye's collective vision.

Leo Baird, the owner of Oberlin IGA, shares our commitment to connect with those we serve. Since purchasing the store in 2014, he has enhanced its offerings and links to Oberlin through hard work. Baird and his team focus on offering excellent products and creating a positive, seamless and connected experience that delights customers.

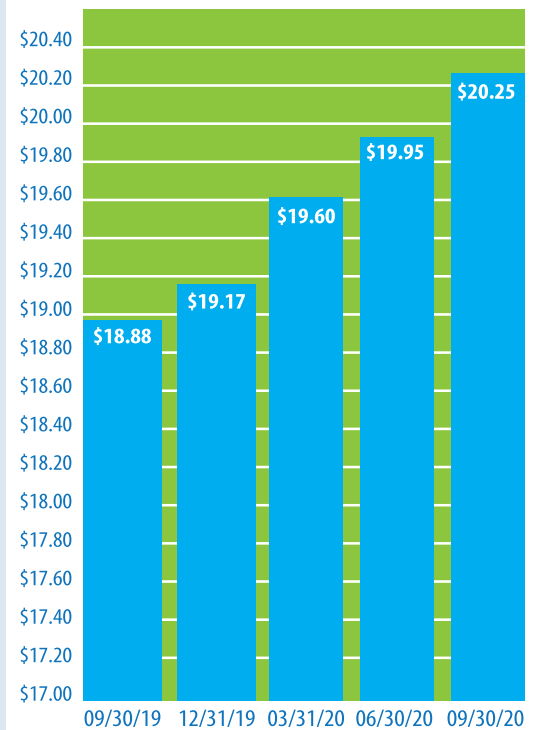
In this issue, we send best wishes for a fantastic retirement to two valued Buckeye family members who embody what it means to be a community banker.

Linda O'Malley, Senior Vice President and Chief Lending Officer, and Patricia Cole, Operations Specialist, were ardently committed to serving Buckeye's clients' needs and dedicated to being involved in the community.

Our dedicated team adds three professionals to work toward addressing our client needs and continuing Buckeye's growth. Paul Campagna brings terrific experience to the role of Chief Lending Officer, while Jennifer Gutierrez, Loan Operational Specialist, and Chantel James, Operational Specialist, continue the tradition of building the next generation of community bankers.

For all of us, the past months have been unparalleled. The Buckeye team continues to faithfully work to help our local companies make our community more robust than ever. As always, we thank you for being part of Buckeye Community Bank.

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.



Buckeye Cares About Community



At Buckeye Community Bank, our team members are actively involved in improving our community.

COLLECTION DRIVE HELPS GENESIS HOUSE

The Buckeye staff recently held a drive to collect much-needed supplies to assist the critical work done by the Genesis House/Lorain County Safe Harbor. The local non-profit organization works to help those affected by domestic violence with safe shelter and needed services. Since those in need of assistance have little more than the clothes on their backs, the team collected personal care products, cleaning



items and other needed household supplies. Visit genesishouseshelter.org to learn more about the work of the group.

BLESSING HOUSE GROUNDBREAKING

Buckeye President Ben Norton participated in the groundbreaking for the Blessing House's new facility in Elyria Township. The summer event marked the organization's community-driven planning

process to build a 16,700-square-foot facility. With the new facility, the organization will expand its efforts to support children and families who are facing challenges because of poverty and concerns with mental and physical health issues. Donations can be made, and more information about the project discovered at blessinghouse.org.

Buckeye welcomes three new first mates

Recently, Buckeye Community Bank welcomed three new members to its dedicated staff.

Paul Campagna joined Buckeye in August as its Chief Lending Officer. A seasoned lending professional with four decades of experience, he has partnered with business leaders in various industries to capture opportunities.



Campagna

"Much of my career has focused on community banking and working with companies that have a real vested interest in the success of our community," said Campagna. "I'm excited to become a steward of Buckeye Community Bank's long history of ensuring that local companies and entrepreneurs have a source of capital and support."

In the role, Campagna leads and directs Buckeye's overall loan portfolio, policy and talented team of loan officers. He also is responsible for developing client relationships and growth strategies. A life-long resident of Lorain County, growing up in Elyria and residing in Grafton, Campagna and his wife, Dimitra, enjoy spending time with their two children, Anthony and Athena. Campagna has been active in many philanthropic and



Gutierrez

civic organizations, serving recently as a board member of the Lorain County Health and Dentistry, Elyria Rotary Club and Lorain County Chamber of Commerce. He is a graduate of Baldwin Wallace College with advanced coursework completed at Cleveland State University.

Jennifer Gutierrez joined Buckeye in March as a Loan Operations Specialist. In her position, the Lorain native helps the team process loan documentation and verify the different variables needed to obtain a loan. She is called upon to provide accurate communications and documentation across diverse departments to ensure loans comply with institution and regulatory standards.

"The opportunity to join a team that truly knows its clients and their businesses is rewarding," said Gutierrez. "It has been a very different time, but that has not changed the level of service delivered. I have appreciated



James

the Buckeye team welcoming me and helping to get me up to speed."

Outside the office, Gutierrez enjoys spending time with family, exploring cooking and spending time with her three dogs and cat.

Chantel James started with Buckeye in May as an Operations Specialist. In the role, James is responsible for a variety of regular and recurring functions, such as recordkeeping, processing of checks and wire transfers, as well as addressing customer service issues. The nature of the role calls for her to have multi-tasking abilities and respond to assist Buckeye's daily operations where needed.

"It is rewarding that our work here impacts the community," said James. "It gives a sense of purpose and responsibility that the dollars invested here flow back into growth for Lorain County."

In her downtime, the graduate of Lorain County Community College is a voracious reader of novels and enjoys spending time with family and skiing when the weather turns cold.



Buckeye

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Happy Trails: Linda O'Malley & Patty Cole

Buckeye Community Bank bid a fond farewell to Linda O'Malley, Chief Lending Officer, and Patty Cole, Operational Specialist, who recently retired after extensive local banking careers. Both joined Buckeye in 2012, bringing years of expertise to make Buckeye more competitive, while adding to its highly personalized, professional approach.



Linda O'Malley

"Linda O'Malley and Patty Cole brought the kind of talent, energy and leadership that was a great benefit to the Buckeye Community Bank teammates, clients and shareholders," Buckeye President Ben Norton said. "We are proud of their contributions to Buckeye's growth and success. Linda's and Patty's extensive professional backgrounds were of tremendous benefit in furthering our mission of helping local businesses grow and expand."

O'Malley, who led Buckeye's lending strategy and portfolio while managing a talented loan team, was a trusted leadership team member.

She said her post had been most rewarding for the interactions and opportunities to learn every day. "I often told people that I had the best job because every day was different. I was able to learn about diverse industries and different jobs by working with some really great people and clients, and that keeps you fresh and sharp," O'Malley said. "Buckeye encouraged us to take the time necessary to learn about our customers, which ensured that we delivered the best service possible. That focus sets Buckeye apart, and I know it will continue for a long time to come."

Cole brought more than three decades of banking experience to her position at Buckeye. In her role, Cole was responsible for monitoring various transactions to rapidly identify any errors or fraud, as well as adding expertise to improve operations while assisting clients with products and features. During her career, the technology used to help clients succeed grew exponentially.



Patty Cole

"Buckeye exists to serve the needs of its clients and improve the community," Cole said. "I love troubleshooting and navigating complexities, and this position allowed me to do that every day. In all that we do, we aimed to be pleased but not satisfied because you can always do more."

Both Cole and O'Malley said they would greatly miss the daily interactions with Buckeye clients and colleagues, but they look forward to watching Buckeye grow and advance.

QUOTABLES

Luck is what happens when preparation meets opportunity.

Seneca, Roman Philosopher