



The Buckeye Beacon



Bluestar Ready Recycling

Since 1883, Bluestar Metal Recycling has been providing Cleveland and its Westside area with recycling services. Founded by Simon Altfeld, Bluestar has since operated out of Elyria and remained in the Altfeld family for over 130 years.

The current President of the Bluestar Metal Recycling Company, Ted Altfeld, is proud to provide metal recycling services for his community. Day-to-day variety is what he enjoys most; "Every day is different", he said. For their banking needs, Altfeld considers Buckeye Community Bank not just a bank for his company, but a partner. He said, "The bank has been our partner...they care about our success."

Ted Altfeld and the rest of the Altfeld family felt like just another account number at their previous regional bank. Buckeye Community Bank was chosen as the bank for Bluestar Metal Recycling because of the instant bond and excellent customer service they experienced—and continue to be part of. Altfeld said, "We

enjoy being able to deal with everyone from the tellers to the President. We feel like we are important to them."

Bluestar Metal Recycling uses Buckeye Community Bank's Courier Service daily. "The safety and security of them bringing cash to us and taking deposits is priceless", Altfeld said. Bluestar Metal Recycling values the bank's integrity and focus on relationships, and will continue their business with Buckeye Community Bank for years to come.



That's A Lot of Kisses

More than 20,000,000 Hershey's Kisses are wrapped each day, using 13.3 sq miles of aluminum foil.

BCB Share The Spirit



Buckeye Community Bank provided continued support of the Annual LCCC Ladies Luncheon in celebration of their 10th Annual Luncheon. The Luncheon is in partnership with the LCCC/Jack Nicklaus Scholarship Golf Benefit which was held at the Elyria Country Club on August 17, 2015. The afternoon began with an assortment of local vendor boutiques and a room full of unique raffle items. A fresh seasonal lunch and a variety of decadent desserts were served. An informal style show was provided during lunch. Mr. Jack Nicklaus came off the course and spoke or a few minutes and returned to the course to continue his play. After a few laughs and some good times with friends, the winning raffle tickets were drawn.

All proceeds from the luncheon and golf benefit were applied directly to the Jack Nicklaus Endowment Fund with the sole purpose of supporting scholarships for the students of LCCC and its University Partnership.

lifeSaver



* **Learning new things is one of the best ways**

to improve brain health. Help keep your brain healthy and fit by learning how to cook a new cuisine. Cooking uses a number of senses: smell, touch, sight, and taste, which all involve different parts of the brain.

A letter from the President



The bank continues to execute on its mission of being "the business bank of choice" in our marketplace. The successful execution is dependent upon: (1) experienced, knowledgeable, and committed personnel, (2) product offerings and the technology support to meet our client's requirements (3) the ability to listen to our client's story to best match and anticipate solutions to exceed client expectations and (4) increase and expand the marketplace awareness of Buckeye Bank's abilities in items 1 through 3. This publication of the Buckeye Beacon is one step to illustrate the value of our bank.

Our value increases as the banking marketplace continues to consolidate. The purchase of Lorain National Bank by Northwest Bank is the most recent exit of a locally owned and operated institution. Prior consolidations in our market have resulted in responses to questions and loan requests being made by individuals and institutions not familiar with our community. Your locally owned and operated Buckeye Community Bank has only one marketplace to serve as opposed to numerous localities. To fulfill our value proposition we are invested in and remain focused on Lorain County and the west side of Cleveland. In the current banking environment, the opportunities to serve our community will increase.

The commitment to our business bank niche and the community has provided positive financial results. While the banking industry has struggled to generate top line revenue increases; Buckeye Bank has increased the top line revenue by 6.5% for the first nine months 2015 versus 2014. The interest cost and efficiencies of the bank have resulted in an increase of net income after tax to 25.8% for the same time nine month period. The book value of the bank has correspondingly increased from \$12.24 to \$13.57 or a 10.9% increase. With the exiting of Lorain National Bank, Buckeye Community Bank is the sole remaining bank from Cleveland to Sandusky that an individual can purchase an ownership interest. We remain committed to serving all the stakeholders of the bank.

Sincerely,
Bruce E. Stevens
 President & CEO

Buckeye First Mate

Callie McGee

16 short years ago, Callie accepted a part time position with Buckeye Community Bank. Relocating from Detroit, she was headed to Ohio to care for her elderly parents and to be a positive influence in her grandsons' lives.



After making many friends and memories, Callie will be retiring on October 30th. Callie is excited for the next chapter of her life and will always treasure the memories, keeping the staff near her heart!

Keep up the good work, and thanks for your dedication to Buckeye Community Bank!



New Services Available

Positive Pay

Protect your business against check fraud with Positive Pay. Positive Pay provides you with proactive measures in the fight against check fraud. Positive Pay is an anti-fraud service offered by Buckeye Community Bank. Protect your business before you become a statistic.

Issue your check or checks and create a file with the basic details of each check you issued. Upload the details of your check into your NetTeller Internet Banking. Or enter the check information directly into your NetTeller Internet Banking account.

As the checks come into the Bank to be paid against your account, the details you submitted are matched to the details of the incoming item(s) to be paid. If an exception occurs, you will receive an e-mail. Simply sign into NetTeller and work the check in question by approving or denying the check. Positive Pay provides you with an added layer of protection for your business checking account. The Positive Pay service is FREE with a minimal charge per exception. Sign up today to protect your business. Contact us at 440-233-8800.

Financial Position

Buckeye Bancshares, Inc. and its wholly owned subsidiary Buckeye Community Bank



Buckeye Community Bank stock may be available for sale in the near future. If you are interested, please contact **Bruce Stevens** at **440.233.8803** or **bestevens@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 stocks, market values 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.



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