



The Buckeye Beacon



Impact Industries

Impact Industries, Inc. was founded in 1977 and is located in Lorain County. We are a tool & die and metal stamping company that specializes in highly cosmetic products with customers in a diverse range of industries. Buckeye Bank has been instrumental in helping us expand and grow our business in many ways over the years with assistance in new equipment purchases and most recently financing the construction of a 14,000 square foot addition to our facility.

In 1999 Buckeye Bank helped us acquire Independent Stamping, Inc., a short run metal stamping company located in Cleveland. The purchase was made possible with Buckeye Bank's creative and supportive assistance.

It is important to us that we partner with a bank that works closely with us to help us grow our business. Our relationship with everyone at Buckeye Bank has been close, friendly, helpful and supportive and we look forward to working together well into the future.



The Morning Cup

Be who you are and say what you feel because those who mind don't matter and those who matter don't mind.

-Dr. Seuss

BCB
Excellence



Buckeye Community Bank is now a 5-Star rated bank

Buckeye Community Bank has been recognized as a 5-Star rated bank by Bauer Financial, Inc., an independent institution providing ratings to reinforce customer trust in their bank and credit union choices!

lifeSaver

*** Diabetes** service

dogs work primarily with people with type 1 diabetes who typically experience "hypoglycemic unawareness", a condition where they don't sense blood sugar changes until they have symptoms such as stomach cramping, nausea, dizziness, and even seizures. Diabetes service dogs learn to recognize symptoms of dropping or too-low blood sugar and alert their owners in time to avoid a medical emergency. These specially trained dogs are often able to help people with type 1 diabetes return to a normal, active life.

A letter from the President



We are appreciative

of the support of our clients and shareholders. The companies highlighted this month, Impact Industries and Independent Stamping, have been with the bank since its inception. We share the mutual relationship of the Nestors' being both clients and shareholders. Because of their, and the entire client and shareholder support, the bank earns its right to continue to serve the community. The board of directors and the staff are honored and aware of the responsibility this relationship requires of us. The interdependence of the bank to the community and the community to the bank has been the basis of the positive operating results of the bank. The bank's performance has been noticed by the independent Bauer Financial, Inc., recently receiving the agency's highest rating of five stars. The rating is driven principally by the capital position, asset quality and operating performance. Your support, along with the daily and strategic attention by the board of directors and staff, has made this rating a reality.

The value proposition that this relationship provides to all stakeholders is more important today than ever before. At this time in 2015 the two largest financial entities by market share in Lorain County were FirstMerit and Lorain National Bank. At this writing Lorain National Bank is part of Northwest Bank and FirstMerit will soon be a part of Huntington National Bank. The consolidations make Buckeye Community Bank the remaining independent stock based institution from Cleveland to Sandusky. Our focus

and livelihood are dependent solely on our effectiveness in serving this market. The goal remains being the business bank of choice on the west side of the Cleveland marketplace.

The bank's financial performance has translated into continued growth of share value. The book value as of March 31, 2016 was \$14.01, up from \$12.90 for March 31, 2015. The bank paid a \$.13 per share dividend to shareholders in the first quarter, up from \$.10 in 2015. The board and management remain committed to increasing shareholder value via increases in book value, dividend and earnings per share. Should you have an interest in being a shareholder, please contact me at 440-233-8806.

Sincerely,
Bruce E. Stevens
President & CEO

Buckeye First Mate



Erick Marcucci

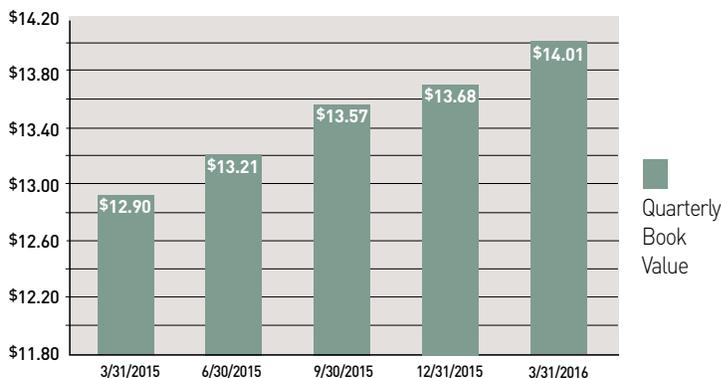
is the newest member of the Buckeye Community Bank team, joining us in the credit department as a credit analyst.

Erick graduated with a Bachelor of Science in Audio and Media Technology in 2008. He worked as a retail store manager until he decided to begin his banking career. He started working for a bank in 2012 and two years later, he went back to school. He will graduate with a Bachelor of Science in Accounting and Financial Management in December 2016 from Hiram College through LCCC's partnership program.

Erick has traveled for school and work but has come home to South Amherst where he currently lives. He enjoys playing hockey and will be married to his fiancée Catie, in May 2017. We are very excited to welcome him as part of the Buckeye Bank family!

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 **440.233.8806** 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.

BCB Share The Spirit

On April 12, Buckeye Community Bank hosted the Lorain County Chamber of Commerce Business After Hours event. Many of the bank's employees had the opportunity to network with chamber members and meet new business associates and prospective clients. The evening began with mingling and delicious food catered by Pogie's Catering of Amherst. Buckeye Community Bank President Bruce Stevens gave an enthusiastic speech about the bank's plan to grow with the community. Raffle tickets were drawn for various prizes, including gift certificates to local businesses Suzin L. Chocolatier and Mama Joe's Pies. At the conclusion of the evening, each guest was given a small token of the bank's appreciation that included a seed packet of 'forget-me-nots' as a reminder that Buckeye Community Bank is here to stay!



Buckeye Bank and Simplified Facilities Group each matched the amount of raffle ticket sales, including \$100 donation from the Lorain County Chamber. All proceeds will be donated to Lorain County Metro Parks and the Lakeview Park Rose Garden to assist with the continual maintenance of the park and garden's beauty. Buckeye employees will also be participating in the park's annual beach cleanup on May 14.



Buckeye Mobile Banking

Mobile banking is here. Buckeye Mobile Banking offers text banking, web banking or app banking. Check your balances and transaction history, pay bills and transfer funds. The **FREE** Buckeye Mobile Banking apps are available for the iPhone® and the Android® phones and the iPad®.

Deposit your check from anywhere with our Remote Deposit Anywhere (RDA) using the camera built into your phone.* Allowing you to bank with Buckeye Community Bank 24/7/365 on your phone or tablet.

Buckeye Mobile Banking also enables customers with the availability of text banking via SMS text messaging for non-activated smart phones. Check your balances and transaction history and transfer funds utilizing text banking.

Sign up for Buckeye Community Banking's Mobile Banking by utilizing the Buckeye Community Bank's Mobile Banking Enrollment Users Guide found on line. Or, activate Buckeye Community Bank's Mobile Banking utilizing your NetTeller (internet banking) a PC under the options tab, or contact us today at 440-233-8800. NetTeller (internet banking) service is required to utilize Buckeye Community Bank's Mobile Banking.

Visit Apple iTunes or GooglePlay for the most current BCB Mobile App.



iPad App



iPhone App



Android App

*Remote Deposit Anywhere (RDA) Consumer Application required.

Fraud Alert Guarding Against Internet & Mobile Fraud

Schemes Scams & Frauds

These common sense precautions can keep you safe!

Know The Frauds!

In the last decade cyber-frauds have arisen using increasingly sophisticated technologies...all aimed at separating you from your money. Here is a review of today's most prevalent frauds, with some advice for keeping your private information secure.

Phishing is the criminal attempt to steal your personal information through fraudulent emails or smartphone texts. They are often very believable, luring the victim to a site that asks them to provide or "verify" personal financial details such as account numbers and social security numbers. A variation is called **Spear Phishing**, which are electronic messages that appear to come especially to victims from their employer, usually a large corporation.

Protect Yourself: Your financial institution will not send emails asking for your personal information – they already have it.

Smartphone Texting Frauds Cyber-security experts often call the text and mobile phone version of phishing **Smishing**, playing off the SMS, or Short Message Service, terminology used in text messaging. Smartphone users are being increasingly targeted because these users almost always have their phone handy and tend to respond to texts and emails quickly. They may not realize the message is fake until it's too late. In addition, fake websites can be harder to spot on a small screen.

Protect Yourself: Be careful responding to "urgent" text messages, especially from your financial institution...call and ask before responding. In all cases with text scams, use the same precautions as you would for a potential phishing scam.

Spyware is the term used for criminal software that a victim unknowingly loads on a personal computer. Once there, the spyware collects personal information and sends it to the criminal.

Protect Yourself: Up to date security software is the best defense.

Debt & Credit Card Skimming attempts to hijack your personal information and your identity by tampering with ATM machines. Fraudsters set up a device that is capable of capturing the debit card magnetic stripe and keypad information from the ATM, then sell this information to criminals who use it to create new cards with your account numbers.

Protect Yourself: First by reducing your risk at ATMs – use machines from institutions you know and trust. Additionally, if you notice a change at an ATM you use routinely, such as a color difference in the card reader or a gap where something appears to be glued onto the slot where you insert your card, that's a warning sign to find another machine.

Fake Check Scams use technology to create realistic cashiers checks. These checks are used by scammers to pay for online purchases, or more notoriously, some form of foreign lottery that you are told you won. The scam always involves your accepting the faked cashiers check, which is for more than the purchase price, then your sending the difference in a separate check to the scammer. You keep the worthless fake check...and the scammer keeps your real check (with your real money).

Protect Yourself: If you are selling something, insist the buyer pay by traditional means. Remember that if you didn't enter a lottery, you would not win it. And of course, never accept a check for more than the amount due.

Helpful Hint: Cyber-criminals often prey on those who are most vulnerable, such as senior citizens or young adults, who may not be as aware of the technical aspects of the

threats. Make sure you alert any friends or family members who might be in this category. They'll appreciate it!

Resources

Internet Crime Complaint Center: www.ic3.gov

Consumer Fraud (Department of Justice Homepage): www.usdoj.gov
Federal Trade Commission (FTC) Consumer Response Center: www.ftc.gov

Consumer Guides and Protection: www.usa.gov

Financial Fraud Enforcement Task Force: www.stopfraud.gov

On Guard Online: www.onguardonline.gov

Free Credit Reports are the Best Defense of All.

When it comes to guarding against Identity Theft and Account Hijacking, perhaps the most important tool at your disposal is your credit report. It details all of your credit transaction accounts and will be the first place that unusual charges or entirely new accounts will appear. The good news is that you can monitor your credit report for FREE! But you must exercise this option through specific channels. Since you are entitled to a free report from each of the three major credit reporting agencies, security experts advise you get a free report from each one every four months. That way, you can keep an eye on your personal account safety year 'round.

To order your free credit report, go to the only authorized source:
www.annulacreditreport.com
1-877-322-8228

