



The Buckeye Beacon

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

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SPOTLIGHT Mama Jo Pies

Mama Jo Pies is a third generation, family-owned and operated business that offers a wide variety of freshly baked pies, pastries and cookies. Starting in 1993 with a handful of employees, Mama Jo Pies has grown to a staff of 21 with locations in Amherst and Medina. Offering more than 30 flavors baked fresh with local ingredients, Mama Jo Pies are found from Toledo to Ashland to Cleveland and many places in between.

A long-time Buckeye Community Bank

customer, Johanna "Mama Jo" Mann said, "Buckeye Bank treats me like a human being. They know me personally—I am not just an account number. I'm a woman, and a customer, and a friend. I love the personal touch they offer me as a client.

"Our previous bank left us greatly dissatisfied and made it difficult to do business with them. They even had silly policies, such as I couldn't get more than three rolls of quarters at the drive-through. When I told them I needed 12, they suggested I drive around three

more times. They were really difficult to deal with, so we left."

When Mama Jo Pies looked to expand into Medina in 1999, Buckeye was able to help them secure a line of credit to purchase their second facility, according to Ben Norton, Buckeye Senior Vice President and Chief Operating Officer.



"The opportunity to work with Johanna to help the business grow made sense and was right in our 'sweet spot' of working with local small- and mid-sized

businesses. We love their team—and their products—and are glad to be one of their trusted partners," Norton said.

As the temperatures cool on the Northcoast, the activity heats up at Mama Jo's.

"When we're crazy busy around the holiday time, Buckeye comes to me. Last Thanksgiving, we made 24,000 pies in four days. I don't have time to go to the bank," Mann said. "If I have a banking need, Buckeye visits me at my business, to minimize my down time and make it easier for me to do business with them. That's unheard of in today's world, nobody does that anymore. Buckeye does, and it's a huge advantage for my business."



Share the Spirit

During the month of August, Neighborhood Alliance was in immediate need of bath towels for its Haven Center Homeless Shelter in Lorain. Buckeye Community Bank employees came together to collect more than two dozen towels and \$250 in cash to help support the cause. Buckeye is a continuing supporter of Neighborhood Alliance and the aid that they provide to our community.

Also in August, Buckeye welcomed speaker and motivational comedian David Horning. His presentation to staff focused on gaining perspective in your daily life. Through a highly enthusiastic lesson, Horning spoke on how to become inspired by our roles and enhance what we do to achieve happiness. An Ohio native who travels the country giving speeches, he also expressed his talents to different organizations throughout Lorain County. His programs are notably productive and highly entertaining. Horning can be contacted at davidhorningspeaker@gmail.com, 330-414-8493 or by visiting www.davidhorningcomedy.com.



Bruce E Stevens
President

A Letter from the President

Our Continued Commitment to Our Customers

During the most recent quarter, Buckeye Community Bank made investments that demonstrate our commitment to satisfying the customer experience. These investments included the addition of quality new hires to our talented staff, as well as further enhancing our technological capabilities. The 20th century banking business model of investing in multiple brick and mortar locations has been replaced in the 21st century by a greater focus on highly capable staff coupled with enhanced technology to fulfill and exceed our customers' expectations.

We are pleased to have recently made several impressive additions to our staff. Susan Grachanin recently joined the bank as Vice President of Commercial Lending. We were also able to add Patricia Pubal to support our business clients. We also added Sue Horan to round out our exceptional service to our retail client base. These additions are consistent with our history of being committed to employing a highly trained and capable staff.

Buckeye Community Bank's success begins with our clients and our dedicated staff serving their needs. The operating numbers are a direct reflection of our follow through on that covenant with our

customers. Our clients know that we have their interests as our primary focus. We have assembled the best of the best bankers consistent with our business values. Recent headlines concerning a large national bank indicate a culture where the customer is not always first. At Buckeye, we have built a culture where trust exists from client to the bank and bank to client. Our quarterly and year to date performance reflect positive results derived from our dedicated staff's follow through on our service standards. Compared to the same period in 2015, key highlights are: (1) 16.5% increase in topline income with interest income increasing to \$4,932M from \$4,452M. (2) 11% increase in net income to \$1,058M from \$953M. (3) 9.3% increase in capital to \$14,514M from \$13,276M. (4) Earnings per share increased to \$1.08 from \$0.97 or 11.3% for the first nine months, while the book value increased to \$14.77 from \$13.57 or 8.8% for the same period.

Our client-focused bank is committed to "Today and tomorrow, Buckeye is your partner for growth." Our business model, day to day execution of excellent customer service, and a mutual trust relationship will ensure that we will remain the local bank of choice for the 21st century.



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.



Samantha Abraham
Chief Financial Officer

What Does Your Work Involve at Buckeye?

As Buckeye's Chief Financial Officer, I am responsible for overseeing all of the bank's financial and accounting operations. This includes working with other members of the leadership team on our strategic plan to best serve our customers. I also have the honor of overseeing some great colleagues who work hard to ensure we are doing everything to comply with controls and regulations to reflect Buckeye's accurate position.

When Did You Join Buckeye?

In April 2004, I was hired as a teller and new accounts representative while I was attending Lorain County Community College. I can't believe it's been 12 years already.

What Keeps You at Buckeye?

Buckeye really empowers me and my fellow employees. We're small enough to provide a real family feel and I think that translates to great relationships we have with our clients and partners. It is rewarding to feel that I am a part of something that helps our community grow and that is truly connected to the community.

What Do You Do for Fun?

I love traveling, spending time at the beach or any place near the water. And I especially love spending time with my husband, Jason, and our daughters, Ashley and Brooklyn.



NEW CHIP CARDS IN USE

RETAILERS AROUND THE COUNTRY are being required to switch to a new payment technology called EMV—or you may know it better as chip-enabled cards.

EMV is an acronym for Europay, MasterCard and Visa—the companies that originally developed the technology. EMV cards have an embedded microprocessor chip inside them, making it much more difficult to steal your account information while you make a payment.

Older style cards, which have been used since the 1960s, worked by storing your card number and additional information on the magnetic stripe on the back side of the card. When you would swipe the old card at a checkout, the terminal read the static identifying number and then sent it to your financial institution to have funds moved from your account to the retailer. Because the number was static—always the same for each transaction—it was easier for thieves to hack the transfer and steal your card number.

The new EMV “chip cards” generate a unique code for each transaction, meaning that even if someone gets your code, it will not work a second time. The result, according to most in the payments industry, is better protection against counterfeit fraud.

Shopping with your new card is not much different than with your older card. The one difference you will notice is instead of swiping your card to pay, you stick it in a slot on the terminal and leave it there until the transaction completes processing. The new way may add a few extra seconds to your checkout, however in the long run provides greater protection for you.

Beginning October 1, all new Buckeye Community Bank issued debit cards will feature EMV technology. We will begin replacing older cards as they expire. If you would like a new card prior to the expiration date of your card, please contact Sue Horan at 440-233-8800.

Advantages of Community Banks

Community banks, like Buckeye Community Bank, provide numerous advantages over megabanks, because community banks focus intently on the needs of local businesses and communities. Some community banking benefits include:

Investing Locally Community banks make local decisions and keep deposits and investments where we live and work, helping keep our communities vibrant and growing.

Delivering Personal Service Community bank officers are accessible to clients and friends, while those at the megabanks are often headquartered miles away or

in another state and away from most of their customers.

Enhancing Our Communities Community bank officers are deeply involved in local organizations and affairs, while megabank officers are likely to be detached physically and emotionally from the communities where their branches are located.

Listening, Learning & Offering Flexibility Community banks consider the character, history, impact and your story in making funding decisions for you to launch or grow a business. Big banks may only look at impersonal criteria without regard to the individual and potential.

Offering Faster Decisions Because decisions are made locally, community banks offer better chances to seize opportunities with more nimble, quick decision-making on business financing and loans. For a big bank to make a decision, they often must gather a committee, which might be located in another state, unnecessarily delaying decisions and adding complexity to the process.

Powering the Region & Your Economy

Community banks started as small businesses and actually understand the needs of small- and medium-sized businesses and their owners.





Prevent School Bullying

School is back in session and bullying can happen anywhere to anyone at school, online or in the community. Bullying can threaten students' physical and emotional safety at school and can negatively impact their ability to learn. The best way to address bullying is to stop it before it starts.

There are many warning signs that may indicate that someone is affected by bullying. Recognizing the warning signs is an important first step in taking action against bullying. Not all children who are bullied ask for help. Some signs a child is being bullied include:

- Unexplainable injuries;
- Lost or destroyed clothing, books, electronics, or jewelry;
- Frequent headaches or stomach aches, feeling sick or faking illness;
- Changes in eating habits, including suddenly skipping meals or binge eating. Kids

may come home from school hungry because they did not eat lunch;

- Declining grades, loss of interest in schoolwork, or not wanting to go to school;
- Sudden loss of friends or avoidance of social situations; and
- Self-destructive behaviors, such as running away from home, harming themselves or talking about suicide.

Research tells us that children do look to parents and caregivers for advice and help on tough decisions. Sometimes spending 15 minutes a day talking can reassure kids that they can talk to their parents if they have a problem. Start conversations about daily life and feelings with questions like these:

- What was one good thing that happened today? Any bad things?
- What is lunch time like at your school? Who do you sit with? What do you talk about?

- What is it like to ride the school bus?
- What are you good at? What do you like best about yourself?

Talking directly about bullying is a significant step in understanding how the issue might be affecting kids. There are no right or wrong answers to these questions, but it is important to encourage kids to answer them honestly. Assure kids that they are not alone in addressing any problems that arise.

