



The Buckeye Beacon

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

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For a glass or glazing project to be fruitful, many factors must come together, including the right people, environment, tools and connective components. For Scott Kosman, owner and president of Lakeland Glass, he knows that teamwork and trust are two of the ingredients that help drive success.

Lakeland Glass offers various services to industrial, commercial and residential clients, ranging from custom shower doors to storefront retail glass and doors to new construction glass. The company, located in Lorain, has seen steady growth in the decades since its opening.

Lakeland grew from the deep roots and entrepreneurial spirit of the Kosman family. In 1924, Scott's grandfather, Anthony, launched Lorain Glass Company, which his father, Jack, and uncle, Gene Sofranko, successfully operated for many years. In the early 1980s, understanding the growing needs of the local economy and possessing a competitive vision, Jack and Gene launched Lakeland Glass and its GlassHopper services which included residential and small commercial projects.

When it opened in 1984, Lakeland had 12 employees and has grown to nearly 50. Today, Kosman operates Lakeland while his cousin Kevin Sofranko operates Lorain Glass, which also is a Buckeye Community Bank client.

"A lot of our success is linked to our excellent employees," said Kosman. "We have good people that took a risk and started with us. I'm committed to doing what is needed to make this a great company and that includes creating an environment where employees

succeed.

"I've surrounded myself with outstanding people and they truly make my job much easier every day. Some of us have been together for so long — witnessing births, marriages and plenty of changes — that we joke that we and Lakeland are all maturing at the same time."

According to Kosman, Lakeland gains new clients resulting from a good reputation delivered from word of mouth that results from expert service, and a team that possess great skills and longevity. Relationships and trust work for clients, employees and the companies Lakeland chooses to work with, like Buckeye Community Bank.

"We didn't like the direction our previous bank was going, and it became more and more difficult to work with them," said Kosman. "Buckeye was a natural fit for us when Sandi Dubell joined the bank. They have been a trusted partner when we had a need, opportunity or a challenge. Bruce (Stevens), Ben (Norton) and Sandi have been there, always willing to work with us. Buckeye is not only my business' bank, but I also use them personally. They offer several account options and have been there for the expertise I have needed."

Buckeye President and CEO Bruce E. Stevens said that working with Lakeland is an easy fit as it is the type of business powering job creation and the economy in Northern Ohio.

"Lakeland is a client focused on driving business performance by putting people first and having an obsessive focus on delivering great results. Our investments in the communities we serve and the companies that help them grow is fundamental," Stevens said. "Buckeye Community Bank was founded by entrepreneurs, so the passion Scott showed for Lakeland and its future resonated with us."



SHARE THE SPIRIT

Leadership Lorain County Graduate

Samantha Abraham, Buckeye Chief Financial Officer, recently graduated from the Signature Leadership Program of Leadership Lorain County (LLC).

Abraham was among 35 program participants taking part in the 2017 leadership training program. The class members represented a broad range of businesses, non-profit organizations, and institutions from throughout Lorain County.

LLC's Signature Leadership Program is an annual 10-month experiential leadership development program that prepares participants to get involved in the community and make a difference. The class learns about Lorain County economic, services and systems, and community issues. Participants fine tune their leadership skills, enhancing their knowledge and receiving training and support to serve their community. Part of the experience includes service projects undertaken to solve a community problem or contribute to the community infrastructure.

Supporting the Primary Purpose Center

Buckeye staff helped to promote health and wellness in Lorain County by participating in the 2017 Strides for Leadership 5K and fun run in May. The event raised funds and demonstrated support for the Primary Purpose Center, a sober living program. The Buckeye team raised the most funds of any participating group. The mission of the Center, which has sites in Sheffield Village and North Ridgeville, is to educate and assist people with recovery from drug and alcohol addiction. The primary goal is to guide those suffering from addictions into recovery while continuing to provide a support system for addicts and their families.

Ben Norton, Buckeye Executive Vice President and COO, took top honors in the Male 50 to 54 class with a time of 22:34.3.





A Letter from the President

Bruce E. Stevens
President

The bank continues to evolve and grow its value to its clients, staff, shareholders and the community as a whole. It is through the lenses of appreciation and humility that reminds us of the importance of Buckeye Community Bank to our community. The value resides in the understanding that our roots are based in Lorain County.

The importance of our local businesses is well exhibited by Lakeland Glass, led by Scott Kosman, and its related entity Lorain Glass. Lakeland Glass started in 1984 while Lorain Glass began in 1924. The companies have stood the test of time by delivering value to their clients. Over time, their geographic footprints have remained committed to their roots while expanding outside Lorain County. They appreciate the importance a local bank plays in servicing their financial needs which allows them to focus on their clients. We are honored that they have chosen Buckeye to be their banking partner.

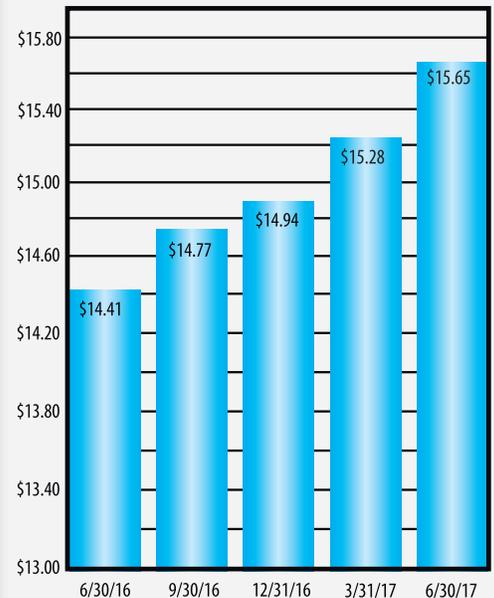
The bank was additionally pleased that Dr. Jeffrey Kosman agreed to serve on our Board of Directors. He was already a client through his medical practice that encompasses Sheffield Village, Amherst and outside our county in Lakewood and Westlake. As with Lakeland Glass and Lorain Glass, Jeff understands the importance of strong local roots and opportunities outside of Lorain County. In addition to the business similarities, Jeff and Scott are brothers. Buckeye Community Bank is privileged to serve and be served by the Kosman family.

This sense of family and community are critical to all concerned.

The bank's growth and future are dependent on the quality and commitment of our professionals servicing the financial needs of our clients. In that vein, the bank was fortunate that Sandi Dubell joined us in 2004. Her professionalism, knowledge, and presence in the market have been significant factors in the growth of Buckeye. With Sandi's retirement, the bank is very fortunate that Susan Grachanin has agreed to join our team of banking professionals. Susan is a significant addition to our team. It is additionally satisfying to be able to grow from within our ranks. Ben Norton has been with the bank since its inception. His background has expanded from the lending function to operations and related financial duties. These moves demonstrate that the bank is building to serve its clients today and for the future.

The strong results that arise from our clients and staff are reflected in our financial performance. It is noted that margin/profitability equals mission. Buckeye has continued the momentum of 2016 into 2017. The bank grew its per share book value by 8.6 percent on a year-over-year period. Buckeye's earnings per share increased from \$1.25 in 2015 to \$1.40 in 2016. It remains our goal to attain \$1.50 per share in 2017. The continued financial performance validates the bank's value proposition.

Financial Position



Quarterly Book Value

Buckeye Bancshares, Inc. 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 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.



Retirement Happy Trails: Sandi Dubell



Sandi Dubell, one of the leading figures in Lorain County's financial community, finished her 47-year career in banking in July when she retired from Buckeye Community Bank. She began her career in banking in 1970 and held several positions including at the senior level at Lorain National Bank before joining the Buckeye team.

Dubell, who joined Buckeye in 2004, said she initially sought employment in banking as a summer job while seeking a teaching position.

"My journey was both unexpected and truly rewarding. The experiences I've gained from my time spent with the Buckeye team

is invaluable. Buckeye has a wonderful team that has given me so much from their friendship and support," said Dubell. "I expect great things from the Buckeye team and know that they have the board and leadership's support.

"It has been my honor and pleasure to partner with so many great people and companies during my career. Buckeye is a true community bank and will continue to serve the business community. I appreciate the trust and loyalty our clients have shown in Buckeye and me."

"We have significantly benefited from Sandi's service to clients and her guidance and experience. She has spent time building many positive relationships with business and community leaders. We wish her nothing but the best in her retirement," said Bruce Stevens, Buckeye President and CEO. "Although Sandi will enjoy retirement, her ties and commitment to her clients and the bank remain strong. Our newest board member, Jeff Kosman, and our Buckeye Beacon Spotlight company, Lakeland Glass, are part of our family due in large part to Sandi's relationship with them. Sandi will always be a member of the Buckeye Community Bank family."

Buckeye Welcomes Kosman to Board of Directors

James A. Park, Chairman of Buckeye Bancshares, Inc. and Buckeye Community Bank, recently announced the appointment of Dr. Jeffrey Kosman to the bank's Board of Directors.

In addition to his many successes in business and dental medicine, Dr. Kosman has tremendous deep personal and professional roots in our region, according to Park.

"Jeff has life long ties to our community," Park said. "He also has a unique appreciation and understanding of what it takes to thrive here from being part of a family with a strong work ethic that has led to generations of successful entrepreneurs and business

owners."

A skilled oral and maxillofacial surgeon, as well as a successful entrepreneur, he is a graduate of Marquette University and Case Western Reserve University. Dr. Kosman's practices include Comprehensive Oral and Maxillofacial Surgery Inc. in Sheffield Village and Amherst Oral Surgery and Implant Center in Amherst. In addition to his strong Lorain County presence, the practice has expanded into Westlake and Lakewood. As his business locations and direction mirror that of Buckeye's, he will be a significant asset to assure Buckeye attains and executes its strategic plans.

"We are pleased to have someone with



James Park, left, and Dr. Jeffrey Kosman, right

Jeff's experience and understanding of the market join the board," said Buckeye President and CEO Bruce Stevens. "He will be a great asset in achieving continued growth for our expanding community bank."

Service Spotlight: Buckeye Credit Card

As a Buckeye customer, you have a powerful tool available to you — the Buckeye Visa credit card offered in partnership with TCM Bank N.A.

Enjoy increased purchasing power at competitive rates when you do business or shop across the nation. The Buckeye Visa credit card offers many great benefits including reward points for merchandise and travel purchases. Other benefits include:

- Competitive rates

- Chip card security
- Active fraud monitoring and zero fraud liability
- Travel benefits like travel accident insurance and no blackout dates
- U.S.-based customer service representatives and
- Online account access

Wherever you go, carry the power and the confidence of a Buckeye Visa credit card in your wallet. For more information,



call 440-233-8800 or apply online at www.buckeyebank.com and follow the credit card link.



Buckeye
COMMUNITY BANK

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BUCKEYE PROMOTES NORTON AND GRACHANIN

Buckeye Community Bank recently announced the appointment of Ben Norton to Executive Vice President and Susan Grachanin to Senior Vice President. When making the announcement, Bruce E. Stevens, Buckeye's President and Chief Executive Officer, expressed his appreciation for the contributions both have made to the bank's continued success.

"The appointment of Ben and Susan acknowledges and recognizes the strength and depth of our senior management team that has been responsible for making Buckeye Community Bank a successful and trusted partner for our customers and their businesses," Stevens said. "The promotions exhibit the balance of growth from within as with the progression of Ben and the ability to attract from outside an individual with a track record and reputation such as Susan."

Norton, who has served as Buckeye's Chief Operating Officer since 2012, is in charge of directing the bank's customer-facing lines of business, including retail and commercial banking and treasury management groups. As Senior Vice President, Grachanin will continue to provide the clients of Buckeye Community Bank with innovative solutions



to their business financial needs.

"Ben has worked to build a positive environment for our employees and taken responsibility for leading strategic initiatives and operational execution while demonstrating a commitment to strengthening our community," Stevens continued. "Susan has established herself as an expert and innovative partner that can help clients address opportunities and challenges, as well as instilling a discipline internally to enable better decision-making."

"We look forward to continuing our work with Susan and Ben and leveraging their leadership style to exemplify the very best attributes of Buckeye's culture."

Norton joined Buckeye in 1999 after

successful leadership posts in commercial lending at National City Bank, FirstMerit Bank, and The Ohio Bank. He earned his bachelor's degree in finance from The University of Toledo and a master's degree in business administration from Case Western Reserve University. Grachanin joined Buckeye in 2016 after a distinguished 30-year, corporate banking career at FirstMerit Bank. She attended Lorain County Community College.

Life is
a matter of
choices, and every
choice you make
makes you.

John C. Maxwell