



The Buckeye Beacon

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

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SPOTLIGHT on LEADERSHIP:

Buckeye Community Bank Announces Ben Norton as New President



James A. Park, Chairman of Buckeye Bancshares Inc., the parent of Buckeye Community Bank, proudly announced that Ben P. Norton has been appointed President of Buckeye Community Bank. Norton, who has served as Buckeye's Executive Vice President and Chief Operating Officer since 2012, started his new role on January 1, bringing immense leadership experience that is critical to Buckeye's continued growth.

He joined Buckeye at its launch in 1999 and will take responsibility for the bank's day-to-day operations while retaining his current duties as Chief Operating Officer.

Bruce E. Stevens, who has served as Buckeye's President and CEO since 2004, will continue as CEO leading the institution's strategic direction and marketplace outreach. Further, Stevens will support Buckeye's loan generation and corresponding credit administration. "We're confident that Ben working with Bruce will continue the dedication to our core values of beneficial customer relationships and returning value to our

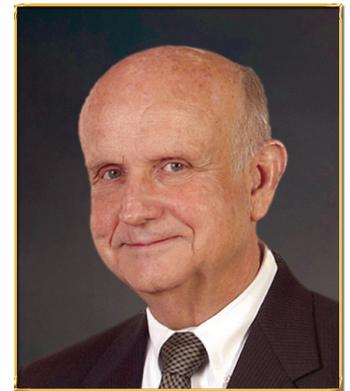
shareholders and our community," Park said. "This appointment ensures a seamless leadership transition that will allow Buckeye to continue its advancement as one of the state's leading community banks. The accomplishments of Bruce and the entire Buckeye team have built a strong foundation."

Stevens added, "Buckeye has a rich history and solid reputation as a great community bank. The opportunity for me to focus more time on pursuing strategies that build on Buckeye's legacy and increase engagement in the market is stimulating. Ben is a proven leader with a tremendous track record of growing market share, revenue, earnings, and shareholder value of our community banking model. His personality, energy, and experience leading our team will continue Buckeye's strategic growth."

Norton earned a Bachelor of Business Administration from the University of Toledo and a Master of Business Administration from the Weatherhead School of Management at Case Western Reserve University. He is a graduate of the Ohio School of Banking at Ohio University and Commercial Lending School at the



Ben P. Norton, President



Bruce E. Stevens, CEO

University of Oklahoma.

"Buckeye has tremendous talent and leadership that continue to position us for additional growth in the region," said Norton. "We are fortunate to have had leaders like Bruce and Jim, as well as the remarkable members of the board, who serve as integral parts of Buckeye's past and exciting future."

Norton is active in the community serving as Vice Chair of Lake Ridge Academy Board of Directors, Vice President of the Norton Family Foundation, and Treasurer of the Stocker Foundation. He also is a current or past member of Growth Capital Corporation, American Red Cross Lorain County Chapter, Junior Achievement of Lorain County, and EMH Health Systems Board of Directors. Norton and his wife, Brenda, reside in Avon with the couple's three children.



Ben P. Norton
President

A Letter from the President

This is my first letter to our clients, shareholders and the community since accepting the role of President of Buckeye Community Bank, and I am honored to be leading our great company. Over the past 20 years, Buckeye has built a strong foundation that we plan to build on in the years to come.

I must begin by acknowledging Bruce Stevens for his leadership during the past 15 years. As CEO, Bruce will continue to assist in growing our exceptionally strong organization. We are grateful for his dedicated service and his many contributions during his time here.

Buckeye was built on the principal that by supporting the local business community, everyone in the entire community will benefit. We reaffirm this commitment to the business community and the belief that a thriving community needs strong local businesses. Local businesses are the backbone of our community; they provide jobs, goods and services. The community bankers at Buckeye Community Bank are honored each day that we are trusted by local businesses to help them reach their full potential.

There is a vital need in the marketplace for Buckeye Community Bank to continue to serve small and mid-sized businesses. While smaller banks control fewer assets than the large out-of-town banks, it is the local banks such as Buckeye that account for more than half of all small business lending. Big banks may talk a lot about supporting local business, but they allocate very little of their resources to support these businesses.

The real test of any successful business is its ability to adapt to changes in the market, navigate twists and turns, and provide exceptional service through economic cycles – something Buckeye Community Bank has delivered on time and time again. The pace of change is faster and more significant than ever before. Our success will be grounded in our steadfast focus on key strategic objectives to grow Buckeye during the next 20 years. During the next years, we will focus on investing in our staff, our clients and our community by:

- Developing the most talented people who have a sincere dedication to the value of community banking;
- Pursuing growth through exceptional service, technology, and expansion of offerings to existing clients while aggressively winning new business;
- Focusing on high-growth areas and opportunities through sound analytics; and
- Remaining vigilant on driving efficiencies throughout the organization and delivering value for our staff, clients and shareholders.

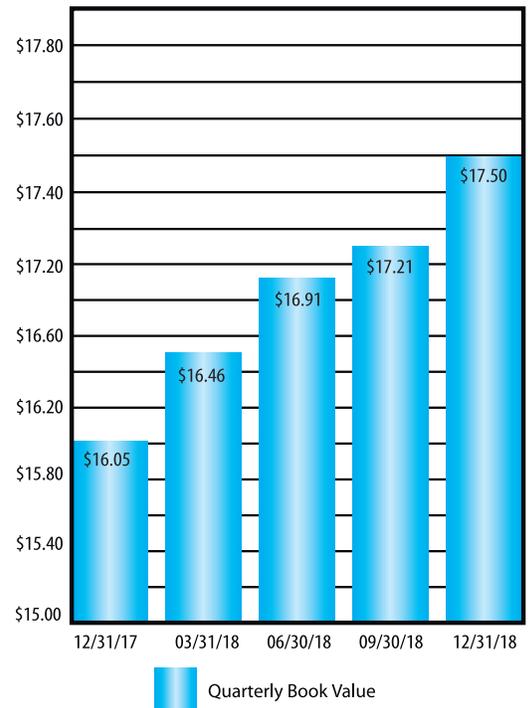
The 2018 financial results for Buckeye Community Bank demonstrate we are effectively fulfilling our value proposition. The bank delivered sound results to our shareholders. The earnings per share was \$1.82 up from \$1.21 or 50.4% and the book value per share was \$17.50 up from \$16.05 or 9.04%, compared to the 2017.

Our outstanding professional staff is what makes Buckeye Community Bank unique. The addition of Kate Kerr reflects our commitment to the community to provide highly skilled community bankers who understand your banking needs.

The team continues Buckeye's commitment to serving the community by donating hundreds of warm hats and gloves to Vincent Elementary through the annual Mitten Tree program.

We will continue to look for ways to invest in our clients, our company, our people and our community to develop a sustainable, long-term future. I am excited about this opportunity at Buckeye Community Bank and look forward to working with all of you in the years to come.

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.

Share The Spirit: Buckeye Mitten Tree Warms

During November, the Buckeye Community Bank team participated in helping children in need keep their little hands and heads warm at Vincent Elementary School in Lorain.

Employees and clients donated more than 150 hats, 140 pairs of gloves and 15 scarves that adorned the “Mitten Tree” in the bank lobby. Vincent Elementary serves 606 students, attending pre-kindergarten to fourth grade, in the Clearview Local School District. Teachers distributed the warm items to children who are in need or may have forgotten to bring warm items for playground activity.

Heidi Adkins, President of Clearview School Board, expressed her gratitude for the Buckeye team’s effort and generosity to help the students.

Buckeye’s Sue Horan (right) presents Clearview’s Heidi Adkins with numerous items to help students at Vincent Elementary



Our Business Courier Service: Let Buckeye Bank Come To You

Your time is valuable — let us help you make the most of it. With Buckeye Community Bank’s Business Courier Service, we come to your business and save you time with door-to-door service allowing you to do anything you do with a trip to the bank.

Flexible, convenient scheduling means you enjoy increased efficiency and more freedom with your time. Trusting your daily banking activities to us allows your employees to focus on more critical tasks while reducing your company’s liability for theft or accidents that can occur en route.

The Buckeye Business Courier Service is ideal for businesses of all sizes. It’s convenient and flexible to your schedule. You can schedule routine service or call for on-demand service. Plus, it’s secure as couriers are bonded and drive unmarked vehicles.

Buckeye is here for you when you need us. Call Diana Fredrickson at 440-233-3939 or Sarah Smith at 440-233-3935 to learn more about our Business Courier Service.

Your Company Needs Social Media Protection

In today’s hyper-connected world, any business — whether or not it is active on social media — can soon find itself the subject of posts, tweets, likes or dislikes. Having clear guidelines can help your employees understand ways to use social media in responsible ways.

While it is best to develop a comprehensive social media policy for your company that includes guidelines, best practices and training, here are some steps you can take today.

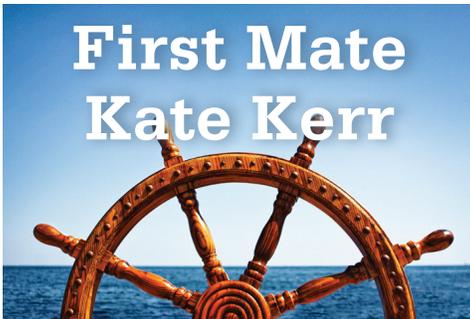
- **Remind Employees of Work and Personal Lines** — How one represents themselves on their social media accounts can often bleed to the professional realm. Remind your team that how they portray or express themselves might result in negative professional consequences and that it is essential to make it clear who they are representing — the company or themselves.
- **Professionally Presenting Views** — Think carefully when considering posting controversial views, as well as understanding the right channels and what is appropriate content to share.
- **Keep Work Items Confidential** — Any complaints or concerns in the workplace should be addressed in internal channels, rather than with an audience that could include your customers or partners. Plus, disclosing proprietary information online can have real consequences.





Buckeye
COMMUNITY BANK

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For Buckeye Community Bank's Kate Kerr, the success of any business is rooted in the relationships its team creates. It is a valuable asset developed through meaningful relations that help both succeed. It is a belief,

Kerr said, that has served her well through her journey through several institutions with a focus on assisting local businesses to prosper.

However, as more local banks have vanished because of mergers and acquisitions by out-of-town institutions, many relationships disappear.

"What Buckeye does is really special," said Kerr, who joined Buckeye in November as Vice President and Commercial Loan Officer. "I was attracted to the opportunity to grow the relationship with our clients through sharing firsthand knowledge of the community and a personal touch.

"With some larger banks, if your business doesn't meet a certain annual revenue level, you may get a 1-800 number as your lending officer. The person on the other end of that call often doesn't understand your specific business or needs."

Kerr, who is a graduate of the University of Cincinnati and Case Western Reserve University, said that ensuring a client is receiving the best advice, the right financing and access to market knowledge could be

the difference in their success trajectory. It is a healthy and robust Buckeye that helps local business grow jobs and impact the community.

"Buckeye engages with small businesses in the right way. Its leadership works to enhance the access, build important relationships and adapt to new business models that provide growth," said Kerr, who had previously served in leadership positions at Growth Capital Corp., Fifth-Third Bank, and UPS Capital.

Kerr and her husband, David, reside in Rocky River. The couple enjoys active hobbies around the water, like sailing and swimming, with family and their two grandchildren.

