



The Buckeye Beacon

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

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Client Spotlight: Elyria Jewelers

The opportunity to amaze a client on their first visit or their twentieth is the type of priceless encounter the Elyria Jewelers team works hard to achieve. Fourteen years after he first opened the doors, Bill Piorkowski, owner of Elyria Jewelers, still lights up every time he thrills a client with a unique creation.

"I am passionate about providing exquisite jewelry and fantastic service," Piorkowski said. "Our customers invest in us both financially and emotionally, so we must work to be creative and responsive to allow Elyria Jewelers to serve generations of families and friends."

At a time when most consumer items are disposable and replaceable, Piorkowski and his team work to create pieces that are both beautiful and lasting. Piorkowski said the hallmark of a great piece is the design and the tremendous amount of work and skill necessary to create jewelry that is functional, beautiful and exciting.

After starting his career with a large jewelry chain, Piorkowski said he wanted to be an independent retailer to avoid the "sameness" that people often encounter at a large jewelry store. When Piorkowski was looking to build a permanent site for Elyria Jewelers, at 705 Chestnut Commons Drive in Elyria, he consulted friends and colleagues for recommendations for a bank. A close mentor suggested Buckeye Community Bank.



"We started with a small shop and have continued to grow through great customer care by focusing on who our customers are and what they need," Piorkowski said. "From a new piece to creating a design from old family pieces, we work to go above and beyond to serve them."

"Our business benefits from referrals, and I received a good one about Buckeye from someone I respect a great deal. There are a lot of other banks around, so it was important to know that Buckeye would work hard to understand our business and go above and beyond to provide great service."

From custom rings to redesigned heirloom pieces to jewelry for any celebration, Elyria Jewelers is a place for unique gifts that last a lifetime. Additionally,

Elyria Jewelers carries an extensive collection of rings, necklaces, watches and other fine pieces.

"Just like Bill Piorkowski and his team at Elyria Jewelers, we know how important it is to know who we serve and to build trust," said Buckeye President Ben P. Norton. "We believe in having conversations and making recommendations that help our partners grow and succeed. We are honored to partner with a community-driven business like Elyria Jewelers."

Share the Spirit: Supporting the Blessing House



Sister Mary Berigan (second from left) and Donna Humphrey (third from left), from Blessing House, meet with Buckeye President Ben Norton and staff members Patricia Pubal, Sarah Smith, Dave Janowicz and Kelly Sawyer recently.

During the third quarter, the Buckeye Community Bank staff held a collection drive to gather household and food supplies to support the work being done by the Blessing House in Lorain.

The Buckeye team and clients donated more than 130 useful items and \$175 to support the organization, which provides a safety net and safe shelter for families in times of crisis. During the years, Buckeye has supported Blessing House's vital work to strengthen the community and ensure that children have safe, secure futures.

Sister Mary Berigan and Donna Humphrey met with the Buckeye team to express their appreciation for the donations.

Each quarter, Buckeye's Employee Relations Committee identifies organizations where staff can make an impact by getting involved and address the direct needs of the community to help make it a better place to work and live.



A Letter from the President

Ben P. Norton
President

As we celebrate our 20th year, Buckeye Community Bank remains committed to its founding mission of ensuring that local businesses have access to the financial resources and services that allow them to make a meaningful impact on our region's economy and quality of life.

Since June, the Federal Reserve Bank has decreased the Federal Funds rate three times to fuel this economic growth phase. The move at the national level to increase the monetary supply combined with Buckeye's focus on growing local deposits allows us to deploy funds to help area businesses create jobs.

Further, Buckeye continues its strategic growth by expanding access to the banking services our clients need to conduct their businesses. We offer convenient physical and electronic delivery of banking services, including Buckeye Mobile Banking and Buckeye Courier Service that brings Buckeye right to your door.

Buckeye continues to be a strong-performing community bank. During the next year, we are committed to our strategic vision of serving the business community through access to innovative financial solutions that are reliable, convenient and secure. As community partners, we will continue to invest our time and our talents in the communities Buckeye serves.

We are proud to be an integral partner with our clients by making local, common-sense decisions on business financing because we know our clients and communities. Every day the larger banks seem to be more disconnected from the communities where they have branches.

In this issue, we spotlight Bill Piorkowski and his company Elyria Jewelers, who joined Buckeye when he was building

a new, permanent location for his growing firm. Piorkowski knows that developing deep, trusted relationships built by listening to customer's needs and delivering exceptional service helps him grow successfully – a similar recipe for our success.

Buckeye is pleased that Deb O'Neill recently joined Buckeye's Board of Directors. Deb, who serves as Vice President and Chief Financial Officer of O'Neill Healthcare, brings a wide range of experience, and in-depth business and entrepreneurial knowledge to the board. Her leadership will add additional diverse and executive perspectives.

We also welcome one of our newest team members, John Brickel, Assistant Vice President and Commercial Lending Officer. John, who has spent much of his career at larger institutions, is enthusiastically embracing the role of a community banker and the vital role that only being part of a community-minded institution can fill.

Recently, we held our second session of Buckeye Talks, a new program that aims to connect our clients with experts who can share valuable knowledge on topics they face. Our fall session featured one of the region's top social media experts discussing how businesses can connect with consumers, who are increasingly turning to social media to connect, get buying advice and vent.

Community-focused banks like Buckeye thrive when our clients and our communities flourish. This is a tremendous responsibility we take seriously, and we look ahead to an ambitious future thanks to the trust you have honored us with during our first 20 years.

Thank you!

FINANCIAL POSITION

Quarterly Book Values



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.



First Mate JOHN BRICKEL



The ability to be more invested and valuable to those you serve was an attractive force drawing John Brickel to join Buckeye Community Bank this year.

“To be successful, we take the time necessary to really understand a person’s goals, their business and their company’s growth needs,” said the ever-energetic Brickel, who has served since May as Buckeye’s Assistant Vice President and Commercial Loan Officer. “At most larger institutions, you might say the right things, but at Buckeye, we mean it and really have the freedom to be a partner, not just a typical banker. This approach translates into discovering how to make it work in a way that will help a client grow and thrive.”

Brickel said an advantage that sets Buckeye apart is local decision making that translates into community economic impact.

“Too often, banks make the process very hard by using confusing language and perceived barriers,” said Brickel. “My job is to understand a person’s financial needs and dreams and then clearly present them with available options. It’s important to make sure they have

access to needed capital that can start a new business, purchase new equipment, pursue expansion or hire new employees. We are focused on being the partner that helps them identify the opportunities and connect the dots.”

Brickel joined Buckeye after spending his career with larger institutions, such as Citizens Bank, Dollar Bank and U.S. Bank, where he gained experience in diverse consumer and business banking roles.

“At Buckeye, we work hard to make a difference in someone’s day and their future,” said Brickel. “We are empowered to make decisions with the flexibility to serve our clients best. We look at the reasons why you will succeed. Local decision making is powerful in that if there is a way, then we will do it and make it work.”

Brickel and his wife, Kristy, have two young children and reside in Bay Village. When he’s not working, the graduate of Allegheny College and Baldwin Wallace University, enjoys gardening, playing ice hockey and reading U.S. history.

O’Neill Joins Buckeye Board of Directors

Deborah F. O’Neill, CPA, has been elected to the Board of Directors of Buckeye Bancshares Inc., the parent of Buckeye Community Bank, Chairman James A. Park announced recently.

“Deb’s strong financial background and business acumen is a great asset to Buckeye’s growth approach,” Park said. “She is a talented individual who is extremely interested in strengthening our community. We look forward to her contributions in many strategic areas.”

O’Neill, of Avon Lake, serves as Vice President and Chief Financial Officer of O’Neill Healthcare, which offers skilled nursing, assisted and independent living, rehabilitative and hospice services through its group of northern Ohio facilities. Before joining O’Neill Healthcare, she was the co-founder of Prism Computer Applications, a proprietary software company with turnkey accounting and medical record systems for long-term care entities.

“We are very pleased to have an individual with Deb’s deep experience and success join Buckeye Community Bank,” said Buckeye President Ben P. Norton. “Her deep knowledge of business, finance, compliance and real estate topics is extremely valuable as we continue working to exceed the expectations of our clients, shareholders and communities.”



Deb O’Neill flanked by Chairman James Park, left, and President Ben Norton

O’Neill serves as a member of the Progressive Arts Alliance Board of Directors. She was a past board member of Lake Ridge Academy, where she also previously served as President of the Lake Ridge Parents Association.

O’Neill earned a Bachelor of Business Administration in accounting from Kent State University’s Honors College.



Buckeye
COMMUNITY BANK

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Lower Mortgage Rates Can Lead to Big Benefits



Recent drops in mortgage rates make it the perfect time to take advantage of Buckeye Community Bank's residential mortgages to help buy a new home or refinance your current house.

By taking advantage of some of the lowest rates in years, Buckeye can help you capture a new purchase or possibly reduce your current mortgage payment. A lower mortgage interest rate can translate into lower monthly payments and the ability to pay off your home loan faster.

Further, refinancing an existing mortgage can allow you to pull some cash out of your home for many options such as

paying off high-interest debt, make home improvements or pay for life events like college tuition or a wedding.

Buckeye's experienced staff can explore your options and work with you to make sure you get the right loan, right rate and terms to fit your needs and budget.

To discover what options are most advantageous to you and your family, contact Buckeye's Lou Calabrese at 440-233-3935 or ldcalabrese@buckeyebank.com

Buckeye is an
Equal Housing Lender



A vision without a strategy remains an illusion.

Lee Bolman, Author