

The Buckeye Beacon

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

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Spotlight: Bodnar Printing

Running a successful business now in its 107th year is an incredible task. Operating a prospering firm in a field that has changed so dramatically during the past two decades makes that accomplishment even more rewarding for Nate Woodward and his team at The Bodnar Printing Company.

The business started in 1913 as the printing house for the Hungarian-language newspaper, *Lorain Es Videke*. Throughout the years, the company evolved from printing the newspaper and religious newsletters into a commercial printer in the 1970s. Ralph Woodward, Nate's late father, a skilled photographer, and his wife, Bonnie, purchased the business in 1980 from Louis Bodnar.

While the Bodnar and Woodward families are not related, Nate said his family felt it was essential to keep the name because of the well-deserved reputation and recognition Bodnar had developed.

While the digital age has increased the number of messages that consumers are bombarded with, it has not replaced the need for skillfully printed pieces, Woodward said.

"We live in an increasingly digital world, but print remains an incredibly important part of the marketing mix," Woodward said. "It helps businesses extend their touch with the people that are important to them and gets in front of them in a way that grabs some exposure and engagement when an electronic message is often missed or ignored."

Around the time of its 100th anniversary, the company made plans to move into a larger



Nate Woodward, owner of The Bodnar Printing Company

modern facility. There were opportunities to relocate outside the city, but Woodward said "we are a Lorain County business and want to remain a Lorain County business." Bodnar Printing opened its Colorado Avenue site in 2015.

After graduating from The Ohio State University and gaining experience working in the financial services sector, Woodward said he decided to return home and take a leadership position in the company. He accepted the president's role when his father decided to retire. His mother still serves as the firm's treasurer.

"We wouldn't have any success without the tremendously loyal and dedicated employees who work hard to make our clients' lives easier," Woodward said. "In a field with lots of options, it comes down to the relationships and trust we built with our clients. We work to deliver our best work and products every day."

Bodnar Printing offers clients a "one-stop-shop" that can deliver quality and competitive costs by managing the project from start to finish. Services include offset and digital

printing jobs of banners, books, packaging, stationery and more. Additionally, Bodnar Printing offers direct mail and fulfillment that continues to gain awareness in an age when possibly 80 percent of email messages might be ignored as spam, Woodward said.

The Woodward family's ties to Buckeye Community Bank also run deep as the family was an original investor

and client when the bank opened its doors in 1999.

"When you are running a business, having access to resources is essential. If you do not have a relationship with a bank or banker, you are lost," Woodward said. "Our relationship with Buckeye has been fantastic for our company. Everyone we have worked with from Ben (Norton), Jason (McDonald) and John (Brickel) has been a great partner and always there to help. It is so important to us that they are community-based and understand our market."

"Bodnar Printing is not only on top of their industry, but they are also very invested in our community," Buckeye President Ben P. Norton said. "Nate Woodward, his team and his family have continued to build a successful business legacy by understanding the direct needs of their clients and how to remain competitive by leveraging what they do great. As Buckeye Community Bank continues growing successfully by serving the local business community, we are proud to have a solid foundation created by Bodnar Printing and other successful client companies."



A Letter from the President

Ben P. Norton
President

Buckeye Community Bank plays a tremendous role in local economic growth and stability because we serve the small businesses that are not comprehensively served by larger financial institutions. Additionally, the team at Buckeye contributes to the community in many ways with their time and talent.

Buckeye was built on deep relationships with business leaders of the community in which we live. We know the importance of understanding the continually changing economic challenges in the local marketplace. To be successful and sustaining, Buckeye, like other community banks, has to be creative in addressing the needs of local businesses because running a business takes flexibility and adaptability. If we are too rigid in the approach to serving the companies at our core, the local economy may falter.

Frequently, Buckeye can employ a more creative approach when helping a local business secure funding, even after a larger institution has rejected them. We make sound business decisions based upon our knowledge of the marketplace and insight into the borrower. These are variables larger banks may not consider when they enter the company's information into an unyielding, uniform statistical model that they use for evaluating businesses in all the states and regions where they have branches. The decisions made by Buckeye support local businesses, local economic growth and often the local jobs of your friends and family. Our institution is based here, so the funds deposited with Buckeye are used to fund the needs of the local businesses, not transferred to communities in another state or region.

Along with the flexibility in our decision-making process, we also are investing in the products, talent and technology that work to make running your business easier. We listen to our clients and can provide the personal and digital options you want to make banking with Buckeye simple.

Financial institutions are just one component of a prosperous economy, and local businesses contribute by achieving success for extended periods. In this issue, we spotlight Nate Woodward and his company, Bodnar Printing, which has operated in Lorain for 107 years. While its roots were in serving a growing international community in 1913, it has grown to offer local companies the skilled printing and products that make them more competitive. We appreciate that Nate's parents, Ralph and Bonnie, who bought Bodnar in 1980, believed in Buckeye and were initial investors when we launched. Further, I am pleased to share that every issue of the Buckeye Beacon is printed professionally by the Bodnar team.

Great communities, where you can rely on your neighbors to lend a hand, are part of what makes the American experience terrific. We like to live and work where our ideals are reflected, and Buckeye's employees are engaged in making the communities they live in better. During the past several months, Buckeye staff came together to help Second Harvest Food Bank and the Not-Forgotten Drive to ensure that families and children in need had a brighter holiday season.

David Janowicz, who is featured as the First Mate in this issue, spends his time working daily with people growing their business or starting to explore a business idea to be more successful. He carries a strong desire to give back to his hometown of Elyria and volunteers helping the efforts of great local organizations like Blessing House, Vocational Guidance Services and the Elyria Rotary Club.

Buckeye Community Bank exists to ensure that our local business community thrives. Whether you are looking for the resources necessary to grow your business or a secure option to deposit your money, your first source should be a partner like Buckeye Community Bank.

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.

Share the Spirit

During the holiday season, the Buckeye Community Bank staff gave of their time and talents to help brighten the days of many in need in our community.

Second Harvest Food Bank

The Buckeye team got into the holiday spirit by spending time packing more than 200 boxes of food for Second Harvest Food Bank of North Central Ohio. The boxes were distributed to families and children through the Elyria Schools' food pantry. The packaging effort was just one of the many engagements Buckeye does throughout the year to support Second Harvest and its constant fight against hunger.

Not Forgotten

This year, Buckeye employees again worked hard to ensure that area children would have a good Christmas morning by participating in the annual Chronicle-Telegram's Not Forgotten Box tradition. The gift drive was started 62 years ago by the newspaper in cooperation with The Salvation Army. The Buckeye family of staff and clients gave generously with donations of toys, games and clothes to provide local families with brighter holidays.

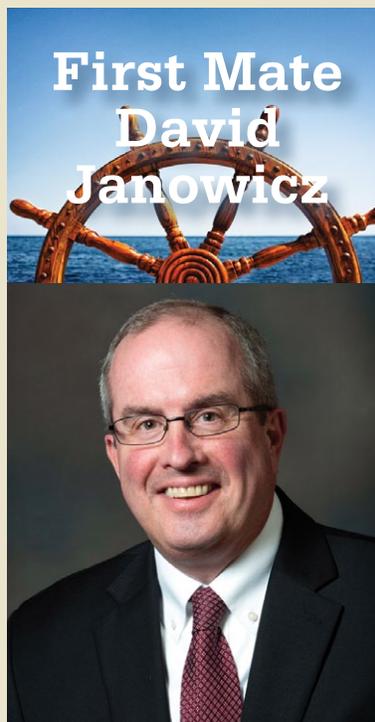


The opportunity to make real connections in the community is what drove David Janowicz back to his hometown years ago and to join Buckeye Community Bank more recently.

Janowicz, Buckeye Vice President and Commercial Loan Officer, has worked in the banking field for nearly 30 years and has witnessed the impact local banks have on their clients and the communities they serve.

“At some banks, the customer becomes a number, someone to sell a product to, but at Buckeye we take an approach of really understanding what they are trying to accomplish and how we can help,” said Janowicz, who grew up in Elyria and moved back after living in Southwest Ohio, Indiana and Wisconsin. “With everyone on the team located here, we can work together to explore a client’s need and what makes the most sense. I don’t think a lot of people realize that at other banks, each piece of the process is done in many different places. This approach by big banks can limit flexibility and can make it very frustrating if you don’t fit in a predetermined structure.”

At Buckeye, Janowicz said, the first step is learning and listening to clients’ needs and business goals. The Buckeye way allows the team



to provide guidance in exploring the options together and ensuring that they are on the right path to success.

“I am proud to be part of the Buckeye Community Bank family because the entire team embraces the relationship banking philosophy,” Janowicz added. “Our core values speak to caring about clients, reinvesting local dollars back into the local business community and giving of ourselves to support the community in meaningful ways.”

Since Buckeye’s decision-makers are local, they have the advantage of being flexible in designing the right financial tools to partner with business owners in ways that help them grow, according to Janowicz. As local businesses grow, so do local job opportunities resulting in a growing local economy.

Janowicz, who joined Buckeye in 2015, is a graduate of Concordia University and the University of Virginia Graduate School of Retail Bank Management. An active volunteer, Janowicz is a member of the boards of directors of the Blessing

House, Vocational Guidance Services and Elyria Rotary Club.

He and his wife, Patty, have two adult children, Katie and Megan. In addition to enjoying playing golf and traveling to historical sites, the Janowicz family are avid roller coaster enthusiasts.



Buckeye
COMMUNITY BANK

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A Good Time for A Home Equity Loan

If this time of year has you thinking about planning a home improvement project or a family vacation, a Buckeye Community Bank home equity loan might be a great option. With a home equity loan or line of credit, you can borrow against the equity you have built up in your home over the years to be used for what you want when you need it.

Competitive rates make this a great time to explore your options with the skilled Buckeye team. The funds can go toward financing items like home improvements, consolidating high-interest debts, paying for medical and travel expenses and more. A home equity loan can be a more advantageous option for you because your home secures it.

A Buckeye Home Equity Loan can provide you with a full loan amount at once that will be repaid over time with fixed monthly payments, whereas a Buckeye Home Equity Line of Credit gives you the flexibility to draw funds when you need them.

Repayment terms and rates can be customized to meet your needs, and the loans may have some additional tax benefits that you can explore with your financial or tax advisor.

Contact Buckeye's Lou Calabrese, at 440-233-3935 or ldcalabrese@buckeyebank.com, or Kim Kozlowski, at 440-233-8821 or kmkozlowski@buckeyebank.com, to help you tap into these convenient sources of funds from your home.



Buckeye is an Equal Housing Lender



QUOTABLES

Whether you think you can, or think you can't — you're right.

Henry Ford