



The Buckeye Beacon

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

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Client Spotlight: R.E. Warner & Associates

For 70 years, R.E. Warner & Associates has met the ever-changing dynamics of different sectors by building a talented team and strong reputation with projects around the United States and abroad. The Westlake-based firm, led by President Ted Beltavski, PE, sees its continued growth fueled by a focus on strategic sectors, coupled with the firm's longstanding commitment to excellent design, best of breed engineering skills, strong teamwork and dedication to its clients.

The R.E. Warner team has strategically expanded its offerings and professional staff to meet growing client needs and

advances in technology while delivering an extensive range of engineering, architectural, surveying, construction administration and operational services. The independent firm has developed significant public and private sector experience, including in the chemical, commercial, manufacturing, metal, power, and public works fields.

“While we have grown, we remained strongly committed to our process beginning with listening to our clients, so that we can be a responsive partner ready to solve their challenges and support their plans for restructure or growth. I think our clients value that every team member is willing to listen and work collaboratively,” said Beltavski.

“We serve diverse industries and work on large projects. We have grown in power and energy

projects during the past several years, thanks to our strong reputation. We anticipate that these will continue to grow as a large part of our firm.”

The firm, which started in 1951, has employed a strategic growth plan and is on a path to have 75 employees by year's end, according to Beltavski. The firm joined Buckeye

Community Bank in 2012, and Beltavski said he continues to value the partnership.

“Buckeye is a wonderful organization and we appreciate the relationships built with the staff including Susan (Grachanin),

Ben (Norton) and Kevin (Miller),” Beltavski said. “They have been there to support us and our plans and are a big reason we are on an upward trajectory. When we have needed it, they have been there with good advice and support.”

“The R.E. Warner team, under Ted Beltavski, has pursued opportunities that allowed them to grow and develop a tremendous reputation,” said Buckeye Community Bank President Ben Norton. “The firm is composed of deep, specialized experts who approach complex projects and overcome challenges with relative ease. I think our partnership with Ted and his team is strong because Buckeye Community Bank shares a differentiating ability to listen, learn and respond with the correct solution.”



Ted Beltavski, PE, President

Buckeye Cares About Community



Buckeye Community Bank and its team of dedicated employees recently made a holiday donation of more than \$1,300 to support the efforts of Second Harvest Food Bank of North Central Ohio. The staff donations raised in December and matched by the bank will provide 6,700 meals through Second Harvest to ensure local families have the food needed during difficult times.

The community support effort, led by Buckeye's Employee Relations Committee, is just one of the many interactions Buckeye has with Second Harvest throughout the year to support it on the front lines of fighting hunger.

Learn more about Second Harvest and ways to support its efforts at secondharvestfoodbank.org.





A Letter from the President

Ben P Norton, President

A new year is a time of renewal and recommitment to pursue the opportunities in front of us. With the challenges of the past year behind us, we are optimistic and focused to aggressively leverage the growing hope that our shared resilience has borne.

At Buckeye Community Bank, we continue to be motivated by our clients and our team's efforts to build great businesses that strengthen the community. Throughout the years, we have looked for opportunities, no matter the obstacles, to create a foundation for success.

When I interact with the stakeholders in Buckeye's success, whether it is clients, shareholders, staff members, or community leaders, I am motivated by the feedback. Universally, they affirm that Buckeye has made a tremendous impact and has significant momentum. We further strengthened Buckeye by refining the products and services clients needed during the past year, improved operational efficiency, and deepened commitment and collaboration with those we serve.

Recent events have tested all of us and our ability to shift behavior and approach. This year, I am confident the bold steps we have all taken will be rewarded. Together, we can work to define our future by capitalizing on the improving economic activity.

In this issue, we spotlight R.E. Warner & Associates, an engineering firm, that is

at the top of its game because of a shared vision. R.E. Warner, through the guiding leadership of Ted Beltavski and its senior management team, has expanded the firm to adapt to client needs with innovative solutions. Like Buckeye, the firm has an inherent passion for developing solutions collaboratively to help its partners succeed.

Our First Mate, Cassie Duta, is exceptionally aware that no matter what technology is available to complete financial tasks, our focus remains always on working directly with people to help them be successful. At Buckeye, people matter in the authentic interactions we have with our clients, our staff and our community. While other institutions may herald the latest tech to take humans out of the equation, Buckeye's talented team keeps the human element ingrained in our products, services and, principally, our custom solutions. We are proud that Cassie is at the forefront of Buckeye's customer service approach that values real relationships.

We are thankful for our clients' trust, which has been exceptional in helping us build a stronger Buckeye Community Bank. Further, I am grateful to lead a talented team focused on our clear vision and firmly held values.

In this new year, we want to provide lasting value to you. We look forward to the potential of the months ahead and the impact created with you, our partners and friends.

Quarterly Book Values 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.

Buckeye Talks



“A Winning Company Culture”

Recent events have challenged professionals in new ways and quickly changed many workplaces making the recent Buckeye Talks on Building a High Performing Culture extremely relevant. Now more than ever, companies with a strong culture are thriving because their teams remain united around a shared purpose and a set of core behaviors.

The Buckeye Talks program featured Dani Kimble, a culture champion, who believes a strong workplace culture is essential for any business to thrive because its culture is the only sustainable competitive advantage. She delivered tactics on how to develop your company’s culture plan with clarity and intention leading to growth across the organization.

“Most people have never worked for a company with a bad culture,” said Kimble, who serves as O’Neill Insurance’s Chief Marketing Officer and Culture Champion. “Rather, most have worked for companies with a culture that is just undefined and left to chance.”

However, when left to fate, research shows, a company’s culture can align with the person with the strongest personality, despite the leadership’s hope, Kimble said. Further, while most corporate leaders say they know that culture is essential, most admit they do not understand how a firm’s values and behavior make up the culture equation.

Kimble shared many examples from her training and from her company to illustrate the process of creating a deliberate culture. She also shared the important lesson that

it is a continuous routine to fortify and practice what is essential to your company.

Buckeye Community Bank President Ben Norton reminded those participating that “every day, we need to take deliberate steps to nurture an effective, shared and welcoming culture. Strong, authentic cultures help attract and retain great people that work to make us successful.”

Throughout the session, Kimble shared resources and tools to get those attending started, including Simon Sinek’s “Start with Why” and David Friedman’s “Fundamentally Different.”

Kimble’s relatable reminder to all was that as leaders, you inspire action, and by working with your leadership team, you can set a path for the team members to follow.



First Mate: *Cassie Duta*

While the banking landscape has changed dramatically over the years, the interactions with clients and quality service delivered have remained constant for Buckeye Community Bank’s Cassie Duta.

Any institution can implement technology to provide convenience, according to Duta. Still, there is an advantage to developing a direct link to a client that creates the conditions to help Buckeye clients thrive.

“We really get to know our clients and our community and can be so much more responsive to a client’s needs because our staff is located right here,” said Duta, who serves as Buckeye’s Vault Customer Service Representative. “While convenience is nice, if there is an issue or an opportunity, people want to be able to work together.”

According to Duta, with its centralized location for administration and operations,

Buckeye is better equipped to assist its business clients.

“It’s not the same with other banks where people change all the time and when different departments might be located in another region or a different state,” Duta said. “At Buckeye, we can get the client to the right person quickly rather than giving them a phone number and hope it works out.

“Over the years, you really get to know each of the clients and learn about their work, who they are and what they want to achieve. I’ve been here long enough that we are starting to serve our client’s next generations.”

After joining Buckeye 16 years ago as a part-time teller, Duta has served in her current

position for nearly a decade. In the role, she monitors and validates currency levels, as well as places and receives fulfillment orders from the Federal Reserve Bank.

“Our team at Buckeye is incredibly close, and that makes us stronger for the community and the client,” said Duta. “When you work with people over several years and share many professional and personal experiences, it becomes a community in itself.”

Duta lives in LaGrange with her husband, Brett, and the couple’s two children, Brynn and Austin. A family of avid sports fans, they are often found cheering on the kids in various athletic pursuits or attending events as a family to root for Cleveland’s professional teams.



Cassie Duta



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BUCKEYE NOW OFFERS SECURED CREDIT CARD

A secured Visa card, offered through Buckeye Community Bank, provides an excellent opportunity to establish or improve your credit. You can apply for a secured card by completing an application and opening a savings account pledged as collateral for your credit card account.

Your credit limit is aligned with your account balance with a minimum credit line of \$300 and

a maximum of \$5,000. Enjoy the rewards of establishing or improving your credit with this new secured Visa card. An annual fee applies to the secured credit card and is billed on your first monthly statement. After 12 full months of on-time payments and no delinquencies, your credit card will upgrade from the secured credit card category to a personal credit card category, upon an account review and credit approval. At that time your savings account is released as

collateral and interest earned is credited to your account.

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QUOTABLES

The difficulty lies not so much in developing new ideas as in escaping from old ones.

John Maynard Keynes