



# The Buckeye Beacon

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

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## Client Spotlight: Blessing House

Childhoods with stable and caring relationships create strong adult and familial bonds. Providing children with a nurturing environment where they can interact securely with the world and feel supported is the hallmark of Blessing House.

Nearly two decades ago, Sister Mary Berigan and Donna Humphrey founded Blessing House in response to gaps they witnessed in the safety nets for local children while serving as volunteer child advocates in local courts. They envisioned an organization that would be an essential part of the network of social service and counseling providers and government agencies to help address the needs of families and children.

The new Blessing House facility opened this summer south of North Ridge Road. The nearly 17,000-square-foot building, on which they partnered with Buckeye Community Bank, provides Blessing House the opportunity to almost triple the number of children it can help.

Today, the non-profit organization assists families who are dealing with mental, physical or legal crises by providing temporary care and space to children so that parents and caregivers can focus their attention on addressing and resolving the issues. Keeping families intact and allowing them to come back together stronger and more quickly is the goal of its team's supportive and caring efforts.

"Blessing House is a caring place where children can continue growing, learning, maybe healing and above all else feeling loved and supported," said Berigan. "We are a safety net for a family that is in crisis, allowing them to focus on what needs to be done with the knowledge their children are cared for. Today there are numerous challenges all families and caregivers face. Unfortunately, it's often no longer like the old days when you might send the kids to grandma's for a few days, as many parents might not have extended family close by or a network that can help."



Sister Mary Berigan

"They need safe spaces where kids can be kids, playing, relaxing, exploring and feeling connected and supported," said Berigan, who said the organization is at an age where it often reconnects with children, now adults, it has served over the years. "The ability to provide caring that contributes to the child's well-being and development, and providing families an opportunity to address a crisis, is so vital and rewarding."

When the organization embarked on its community-driven planning and fundraising process for its new facility, joining Buckeye was a natural fit, Berigan said.

"Buckeye has always been supportive of us and our work. Just knowing that they are a hometown organization serving the community and, like us, focused on making it better, makes a great connection. Right from the beginning, they have been awesome to work with and so supportive," Berigan said.

"Our partnership with Blessing House, Sister Mary Berigan and their caring team is invaluable, and we are proud of its mission," said Buckeye President and CEO Ben Norton. "We know when we are connected, the community succeeds. We are committed to investing in the future of this community because we at Buckeye Community Bank know there are tremendous opportunities here."

Learn more about Blessing House and ways to aid its efforts at [blessinghouse.org](http://blessinghouse.org).



### A Letter from Ben P. Norton President and CEO

Every day, Buckeye Community Bank, with its engaged local ownership and strong community focus, plays an essential role in contributing to the area's prosperity. The power of community provides support and we at Buckeye Community Bank are unwavering advocates of local businesses and local efforts that contribute to success.

While the challenges of the past year continue to fade, we remain steadfast that the region will return to its prior economic growth and development levels. Several factors are aligning to create a period of explosive economic progress.

A variety of stabilizing measures continues to be taken by the Federal Reserve. Keeping the throttle of the economic engine open fueling what economists predict will be growth during the next few years while managing the risk of inflation is paramount. As production levels continue to rise, we hope supply chain challenges that have led to price increases will gradually resolve in the closing quarters of this year.

Buckeye Community Bank remains the only institution committed to keeping the funds deposited here in the community working towards our collective recovery. Clients, deposits and loan activity continue to increase as word spreads of Buckeye's greater flexibility to make sure neighboring businesses and projects have access to the necessary funds in order to succeed.

*(President's Message continued on next page)*



## Buckeye Cares About Community



### Buckeye Teams with United Way to Support Businesses and Community



In June, the United Way of Greater Lorain County, with sponsorship from Buckeye Community Bank, launched a new program, Small Business United, to encourage community members to support the organization's mission and local economy.

Through the Small Business United partnership, United Way promotes local businesses. The area businesses offer customers the option of making donations at the register to support low-income working families that utilize the organization's programs. Buckeye Community Bank has teamed up with the United Way and has committed to matching the first \$5,000 in donations made as part of the program.

"Buckeye Community Bank is extremely proud to partner with the United Way of Lorain County to support our businesses and residents," said Buckeye President and CEO Ben Norton. "Our local roots and local focus help us support the community where our

clients live and work, helping local firms and communities thrive." Get involved by visiting [uwloraincounty.org](http://uwloraincounty.org).



### Buckeye Staff Supports Harvest for Hunger Virtually

Every day, the Second Harvest Food Bank of North Central Ohio is on the front lines of fighting hunger in our community. More than a third of our neighbors and friends had to access one of the group's food distributions, pantries or hot meals during the past year.

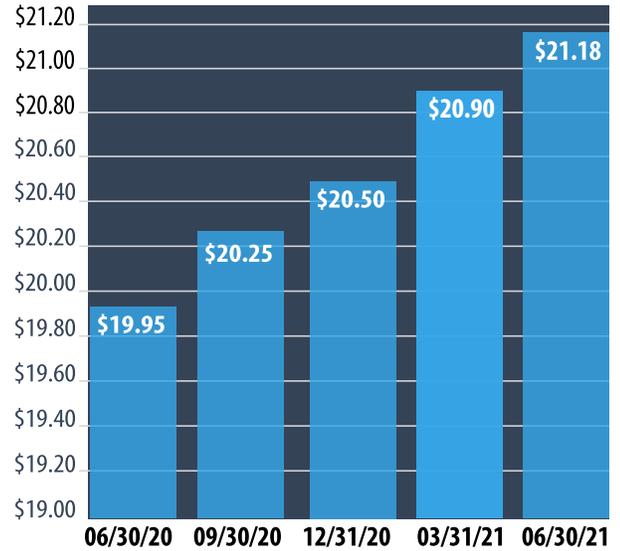
The team at Buckeye Community Bank conducted a virtual fundraising campaign this spring to support the efforts of Second Harvest. Donations raised during the campaign went directly to the organization to assist it in securing the most-needed items for families in our area.

## 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](mailto: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.



*(President's Message continued from page 1)*

As a result, Buckeye continues to stand out in the congested marketplace with outstanding delivery to our clients, community and shareholders with consistent performance based on our founding principles of catering to the local business community.

In this issue, we spotlight the tremendous work of Blessing House under the tireless leadership of Sister Mary Berigan. The Buckeye team is proud to partner with Blessing House to create its new facility that increases its ability to provide safe refuge to children when their families face emergencies.

We also announce four new community bankers to the Buckeye team: Stephanie Butler, Taylor Hardwick, Becky Kelling and Christine Sepulveda. These team members each bring a unique skill set to the service we provide our loyal clients and recognize the importance of supporting local businesses.

Our team succeeds by being connected to where we live, raising awareness of what is being attempted and accomplished and linking with those that can contribute to each other's success. We believe that people with deep, meaningful relationships in their com-

munities can help us all achieve more than any of us alone.

Change is the only constant in today's world, and those who remain nimble while true to their purpose succeed. Our unique position in the market allows Buckeye to support our community's success. When banking with Buckeye, money is kept local, contributing to the stability and prosperity of the businesses and people around us. No matter the size or growth stage of your business, make sure you choose a partner invested in your success who will be there today AND tomorrow.



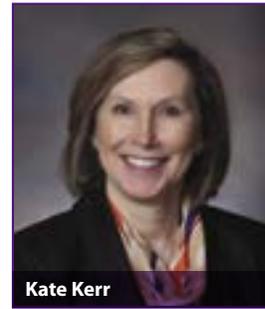
# Happy Trails to Kate Kerr and Theresa Van Dyke

Buckeye Community Bank congratulated Kate Kerr and Theresa Van Dyke on their retirements this spring after decades in the banking industry.

“Throughout their careers at Buckeye Community Bank, Theresa Van Dyke and Kate Kerr have demonstrated a commitment to their colleagues, as well as Buckeye Community Bank’s clients and shareholders,” said Buckeye President and CEO Ben Norton. “Kate’s dedication and ability to build great relationships have contributed to Buckeye’s success, and Theresa’s experience and teamwork have been invaluable. We all wish them both much happiness in retirement.”

Kerr joined Buckeye in 2018 as Vice President and Commercial Loan Officer. In her role, Kerr focused on helping local businesses prosper. “Buckeye is special in that it values not only its clients but also its employees,” said Kerr. “Buckeye engages with the business community effectively. I’ve been fortunate to finish my 40-year career at a place where my values were in complete alignment.

Van Dyke, who joined Buckeye as an Accounting Specialist in 2003, was responsible for assisting Buckeye’s financial and operations units through various accounting, transaction and control functions. “Buckeye serves the community, and the staff has created a strong sense of community within. We could always count on one another to give our best. I will miss interacting with different people and celebrating achievements,” Van Dyke said.



Kate Kerr



Theresa Van Dyke

## Expanded Team Delivers Personalized Services



Stephanie Butler



Christine Sepulveda



Taylor Hardwick



Becky Kelling

Buckeye Community Bank recently added four new members to its talented team, allowing it to better respond to clients and expand relationships. Stephanie Butler and Christine Sepulveda joined Buckeye in May as Commercial Services Specialists. At the same time, Taylor Hardwick is a new Loan Operation Specialist, and Becky Kelling joined as a New Accounts Representative and Teller.

“We are pleased to welcome Stephanie, Taylor, Becky and Christine to Buckeye Community Bank,” said Buckeye President and CEO Ben Norton. “One of Buckeye’s distinguishing characteristics that has led to its success over the years is the dedicated, expert team that strives to make a positive impact on our clients and community members. We are excited to add talented professionals who embrace Buckeye’s culture and approach.”

In their new roles, Butler and Sepulveda are responsible for completing the onboarding process by compiling agreements and completing documentation related to new commercial clients and products. In addition,

they serve as expert contact points, working with teammates to deliver a great banking experience and offer assistance when needed. “I started my career in community banking, and it is great to return. It is so important that we are encouraged to get to know who we are serving, so we can work directly with clients to become trusted advisors rather than an unfamiliar voice in a far-off place,” said Butler, who has deep banking experience. Butler enjoys spending time with family, gardening and is an ardent fan of Ohio collegiate and professional sports.

“What sets Buckeye apart for me is the people and the commitment to teamwork, making sure we do our best to ensure clients are successful,” added Sepulveda, a Lorain native. “I’ve been impressed with how every person here is a go-getter who feels a direct responsibility to Buckeye’s clients. While we may appear small, we offer everything a larger bank can offer with a higher degree of service.” Sepulveda enjoys spending time with her grown children, cooking, walking and examining unique architecture outside of work.

As a member of the loan operations team, Hardwick assists in preparing documentation, processing renewals and extensions, and assisting with loan draws and payments. Having worked at a larger institution, she believes in the advantage of a direct connection to the community. “At Buckeye, the people are positive, friendly and caring about the people they work with and the clients they service,” said Hardwick. “The staff at Buckeye gets to know the bank’s clients, their focus and plans, and that helps deliver financial success and service. They are real people with real businesses and not just an account number.” Outside Buckeye, Hardwick is a skilled photographer capturing people and sites.

After working for Buckeye in its early days, Kelling’s return to the bank was an attractive prospect. In her post, Kelling is often the first contact prospective customers have with Buckeye. “There is a major emphasis on teamwork and the ability to rely on each other. No matter your title or role, the entire team works together, so our clients are successful,” said Kelling, a Lorain native. “There is a complete focus on connecting to the community and helping local businesses thrive – that is a rewarding part of every day.” She spends time outside the bank with her husband and three children and is an avid bicyclist who enjoys exploring the outdoors.



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## Cash Management Services Benefit Your Business

Controlling your cash flow effectively is one of the critical elements of running a successful business. At Buckeye Community Bank, we have the cash management tools you need to drive profitability. Buckeye's effective cash flow management options include:

### Automated Clearing House (ACH) Origination

- Disburse employee payroll through direct deposit, make vendor payments or collect reoccurring monthly billings
- Initiate same-day ACH credit files and debit files

### Positive Pay Check Fraud Detection

- Issue your checks and create a file with details that are matched with the incoming checks to be paid
- If a non-match or red flag occurs, you have the opportunity to approve or deny the check

### Convenient, Secure Cash Vault Service

- Designed for companies that transact a significant portion of their business through the exchange of cash
- Offers increased safety by using armored carriers for delivery or pickup of cash
- Placing your currency and coin orders

### Sweep Services

- Maintain a target balance in your account to help improve cash utilization.

Contact Sarah Smith or Melissa Velez at 440-233-8800 to find out more about Buckeye's Cash Management Services.



"Take risks.  
Failure is a  
stepping stone  
to success."

~ Arianna Huffington