

The Buckeye Beacon

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

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Client Spotlight: Rapha Academy

For Gwendolyn Gilmore, Executive Director of Rapha Academy, her passion for lifelong learning is matched only by her commitment to enrich and support the children, residents and families of her community. Spend a short time with her, and the love and passion of her calling are instantly evident from this dedicated educator, loving shepherd and community beacon.

Rev. Gilmore and her husband, Rev. Richard Gilmore, purchased the former Northwood Middle School last year. Rapha Academy is using the re-purposed facility to expand its highly rated childcare and early learning programs.

Their work and outreach are evident throughout Lorain County through their non-profit organizations, Full Gospel Faith Fellowship Church and Rapha Academy. For years, they have offered residents and families resources and connections to strengthen and enhance their lives and reach their full potential.

Rapha Academy was launched to provide working families with non-traditional daycare, offering care from 6 a.m. until midnight. Initially serving 11 children, the center has grown to serve nearly 150 children today, cared for by a skilled staff of 25. In addition, it offers after-school care and transportation for numerous students in the Lorain, Elyria and Clearview school districts and various youth and senior programs. It was an important education center that encouraged and kept students connected during the pandemic.

"Today, there is tremendous pressure on all of us. The world – and the household environment – can be very challenging," said Gilmore, who was a math teacher for years in the Elyria City School District before retiring in 2015. "It is important to know growing up that the whole world is not crazy, and there are people that care about you."

Northwood School, where the couple's three children attended and she briefly taught, provides nearly ten times the space of their previous facility and opportunities for future expansion. Among the expansion plans is a charter school for kindergarten through fifth grades.



"We have focused our work on helping local families realize their full potential. We had great role models in our parents and good training from them on how to be resourceful, resilient and caring," said Gilmore. "It's like the old proverb says, 'when one hand washes another, both become clean,' when we come together, cooperate and share our gifts, we can find solutions and work to focus on people and the community to attain goals and growth."

Strong connections to the community have been a hallmark of the couple's work, including teaming with local civic, education and health organizations to offer everything from health screenings, leadership training, mentoring and business guidance. Buckeye Community Bank's focus on strengthening the community attracted Gilmore after a trusted friend recommended it.

"Buckeye has been heaven sent. We have developed a great relationship with David Janowicz and the team. David took the time to listen and become interested in what we are doing and trying to accomplish," Gilmore said. "We found kindred spirits at Buckeye, as it was more than a transaction but a partnership to strengthen the community. Our work together has been smooth, lightning fast and tremendously helpful."

The critical role the Gilmore family, their teams and the organization have in fostering inclusive growth is something Buckeye President and CEO Ben Norton says strengthens the community through love and support.

"Gwen and Richard Gilmore have done amazing work strengthening generations of residents. They have become a cornerstone of providing the critical support, connection and opportunity when needed," said Norton. "The Rapha Academy and Buckeye Community Bank share a belief that we can grow together when we invest and work together as partners."



A Letter from Ben P. Norton President and CEO

John Galsworthy noted, "If you do not think about the future, you cannot have one." The leaders of Buckeye Community Bank understand that concept as we continue championing our future locally while fulfilling our mission in a changing world.

Client needs and expectations have never been more fluid. We are constantly tasked with building capabilities and services to meet these needs to remain true to our DNA of partnering with local businesses to succeed. Buckeye believes that long-term growth requires genuine client centricity. Large, out-of-town institutions take advantage of algorithms, artificial intelligence, big data and scoring models that require little to no interaction. The Buckeye team continues to invest in local relationships to partner with those we serve and understand their unique value, challenges and goals.

The majority of American businesses are locally owned, and nearly half of the U.S. private sector workforce is employed by local businesses. Often, these local businesses require working capital, inventory funding and receivables financing to improve earnings and have robust growth. Without the continued success of our local businesses, how can our community thrive? According to the FDIC, community banks hold a large share of small business loans, even though they hold only a small percent of total industry loans.

When local banks disappear through mergers and acquisitions, community pillars and champions of our future are lost. Everyone at Buckeye Community Bank is committed to building relationships that lead to more jobs, companies and investments that improve

(President's Letter continued on next page)



Buckeye Cares About Community



Preparing the Next Generation

Two Keystone Local School District students recently visited Buckeye Community Bank to learn what it takes to be a community banker and a partner to local businesses. As part of the school's job shadowing program, the students gained insight from several Buckeye staff members and learned about the growing need for qualified community bankers. The job shadow experience is designed to provide students with valuable opportunities to learn about the education and skills necessary to succeed. They also learned how some of the Buckeye team got their starts.

"We enjoyed meeting Austin and Skylar and introducing them to Buckeye Community Bank and our culture. Buckeye is pleased to partner with the Keystone Local School District to develop the next generation of professionals that will make our communities stronger," said Buckeye President and CEO Ben Norton.



(President's Letter continued from page 1)

our quality of life. The benefits of these relationships remain clear, as they enable a better understanding of market and client needs.

Rapha Academy is one of our partners striving to create a better future for the next generation by providing quality childcare. Reverend Gwendolyn and Reverend Richard Gilmore have had a lasting impact throughout Lorain County with their excellent work. Local individuals and families continue to benefit from the great programming and resources they have developed

Campaign for Second Harvest Food Bank



To support the efforts of Second Harvest Food Bank of North Central Ohio, Buckeye Community Bank held its annual virtual fundraising campaign in May. We are proud to have provided more than 13,100 meals to support the Food Bank's work throughout our community.

Buckeye's campaign is a critical part of the team's efforts to strengthen our community ties. The Bank matches the money raised during the campaign to support Second Harvest's fight against hunger. During the past three campaigns, the Buckeye team has donated more than 41,000 meals to local residents and families while raising awareness of the critical hunger issues people face.

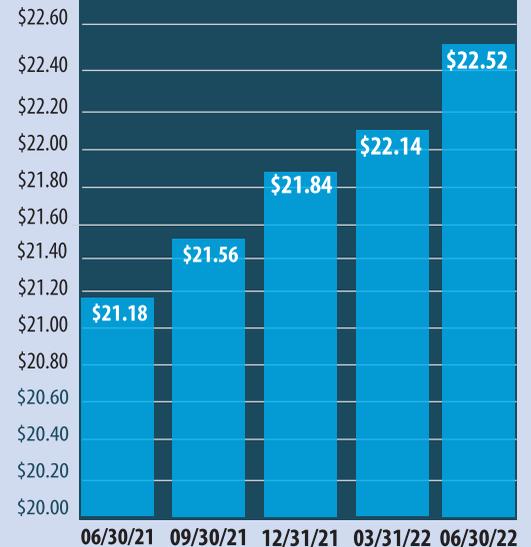
Buckeye staff interacts with Second Harvest in several ways throughout the year. This is one of the many opportunities Buckeye's Employee Relations Committee provides for staff members to give back to the community throughout the year.

Visit secondharvestfoodbank.org for more information about Second Harvest and how you can support its efforts.

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.



over the years. The acquisition and refurbishment of the former Northwood School bring further potential to educate the next generation of residents and improve conditions for working families. The Gilmores and their dedication to excellence and service to the community make us proud to partner with them.

The future of Buckeye is also secured by our ability to attract and develop new leaders. During the past two years, Buckeye has bolstered all areas of the organization while taking a strategic succession

approach to replace experienced retiring staff. We will introduce you to two of our newest teammates, Deziree Calvert and Barbara Wacker, who are eager to provide excellent service at Buckeye.

The future may be uncertain with its many challenges, however, we believe it is bright. Buckeye has a clear and robust strategy to help us thrive and serve our partners. Our community bank remains steady and realistic with a growth plan that will allow us to continue investing and building a foundation for the future.



New Staff Strengthens Buckeye Team



Deziree Calvert



Barbara Wacker

Two energetic professionals recently joined Buckeye Community Bank to strengthen our position as a bank known for helping local businesses thrive. Deziree Calvert joined the bank as a Customer Service Representative and Barbara Wacker as an Operations Specialist.

“We are excited to welcome Dez and Barb, and their strengths to our Buckeye Community Bank team,” Buckeye President and CEO Ben Norton said. “Buckeye continues to grow, finding new ways to serve business leaders across our region. Our approach to relationship-based solutions is in demand, and our team has extensive experience helping clients achieve their unique objectives.”

Calvert joins the bank’s front line in her capacity as a Customer Service Representative at Buckeye. In her position, she not only serves

as the first point of contact but also assists with account maintenance, preparing documents and providing various types of support for accounts, products and services.

“I have enjoyed being a part of a team that works well together to help clients,” said Calvert, who has experience in the retail and service sectors. “In this role, I have the opportunity to use many skills, from listening to solving problems to building relationships. Everyone here is focused on teamwork to serve, and we can rely on one another.”

Calvert, a Lorain native, and her husband, Dave, have two children. She enjoys traveling, watching movies and spending time with friends and family.

After more than a decade in banking, Wacker joins us as part of a skilled team, streamlining processes and finding efficiency to improve the client experience. She routinely performs research, analysis and verification of client accounts, transaction processing and reporting.

“I am so impressed with the way Buckeye is dedicated to its people and clients. Almost every company claims to care, but Buckeye proves it through its actions,” said Wacker. “The leadership team believes in making everyone successful, which shows in our work. It’s great to see Buckeye’s connection to the community and how we have the opportunity to engage and contribute.”

Wacker lives in Elyria with her partner, Karrie, and their two dogs. She enjoys gardening and is a cruise enthusiast.

Protect Your Business Against Check Fraud

Increasingly, criminals are using check fraud to target businesses. Positive Pay from Buckeye Community Bank is a fraud detection tool that protects you from becoming a victim.

Using Positive Pay, you can quickly create a data file that includes the issue date, check number and amount for each check. Buckeye’s online account allows you to upload or enter check details directly. As checks arrive at the bank to be paid, Buckeye compares their details to the Positive Pay data file.

If the information matches, the check is posted to your account. Items that do not match are sent directly to you via a Positive Pay exception report, then you decide if you want to pay or reject them.

Buckeye’s Positive Pay can dramatically reduce the possibility of check fraud by identifying and returning fraudulent items. Positive Pay protects your business further against loss from the payment of lost, stolen, counterfeit or duplicate checks since all checks presented for payment are verified.

Protect your business with Buckeye’s Positive Pay by contacting us at 440-233-8800 or treasurymanagement@buckeyebank.com.





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105 Sheffield Center • Lorain, OH 44055

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Use Your Equity for Projects and Plans

With home values rising, this may be the ideal time to tap the equity in your home for a home improvement project, funding college or embarking on a great vacation. Buckeye Community Bank can help you achieve your goals with a Home Equity Loan or Home Equity Line of Credit. Our competitive rates make this an excellent time to talk to the Buckeye team about your options.



You can use the funds to finance home improvements, consolidate high-interest debts, pay for travel and medical expenses, and more. Buckeye provides flexible funding and repayment options if you need a total loan amount or the ability to draw funds when required. *

Buckeye's Lou Calabrese can help you tap into these convenient sources of funds at 440-233-3935 or ldcalabrese@buckeyebank.com. Buckeye is an Equal Housing Lender.

* Tax Disclaimer

Buckeye Community Bank does not provide tax, legal or accounting advice. This material has been prepared for informational purposes only and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.



QUOTABLES

“To be great is to be misunderstood.”

Ralph Waldo Emerson