

The Buckeye Beacon

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

Vol 7 • Issue 2

Client Spotlight: Banyan Technology

When running a business, leaders have a long list of demands every day. One of the most difficult challenges in many sectors is how to get their products, materials and supplies shipped.

Nearly two decades ago, the founders of Banyan Technology, headquartered in Westlake, started working on a breakthrough technology-based solution that would provide companies with a data platform empowering them to make more effective shipping decisions. Before Banyan, many companies shipping in the industry's less-than-truckload category would manually collect different shipper's pricing on certain days and times from individual websites and printed materials. Compiling the information on their own was time-consuming, and usually price fluctuations were unknown.

"Banyan Technology offers its users the most connected, real-time data needed to get something from point A to B, or even if they need a point C, D, or more," said Brian Smith, who has been Banyan's Chief Executive Officer since 2016. "In the simplest terms, you can think of it as the Expedia for shipping. Just like that software connects you to a variety of choices in one place for travel options, we do the same for those looking for freight carriers.

"We pride ourselves on being relationship-focused and providing value to multiple parties in the shipping world. It allows us to, at our core, provide reliable, easy-to-use solutions with the most depth and breadth of information."

Banyan connects clients to over-the-road freight haulers. The company's technology platform has revolutionized the way firms in numerous sectors, from manufacturing to industrial supplies to agriculture, ship products and supplies across North America. By allowing users to access live carrier connections and information, they can see and compare quotes directly and determine how different variables affect costs. Further, Banyan's technology allows companies to handle booking, contracting, tracking and other activity in its system resulting in savings in cost and time. At the same time,

freight haulers gain the opportunity to fill capacity in their vehicles more effectively.



Brian Smith

"We are off to another good year because we are constantly interacting and offering what our clients and partners need." Smith said. "We are on plan and just scratching the surface of what can be accomplished. It is really rewarding to have a team of great people who are achieving great results in a business with a lot of room for future growth."

The company, founded in 2001 by Jim Wallborn and Lance Healy, has more than 50 employees today and, according to Smith, "proves you can build a technology company in Cleveland." Banyan partnered with Buckeye Community Bank in 2008.

"Buckeye has been a tremendous partner in our growth," said Smith. "The staff offers good advice and has proven to be real problem solvers. We have enjoyed the dedication that they have shown over the years."

"The solution Banyan Technology provides helps companies gain a competitive edge with control over a crucial process. We have been grateful to partner with them in their tremendous growth over the years," said Buckeye President and CEO Ben Norton. "Like Buckeye Community Bank, Banyan has continued its progress by remaining knowledgeable, continually interacting with the market and addressing the needs of those they serve."

Learn more about Banyan Technology at banyantechnology.com.

Buckeye Cares
About Community



Delivering Love Notes



This Valentine's Day, the team at Buckeye Community Bank took time to connect with the residents at Kendal at Oberlin. Cards with personalized messages

written by the staff were delivered to Kendal by Buckeye's Employee Relations Committee members. Buckeye staff's efforts aimed to strengthen connections with the residents by showing them love and appreciation in difficult times. The team wanted to bring joy to those who might not have been able to connect with their families and friends because of the pandemic. This holiday card creation is the second time Buckeye's staff has connected with a local organization on Valentine's Day. We plan to make it an annual tradition.





A Letter from Ben P. Norton President and CEO

Spring is upon us, marking a time of renewal. The transition to an optimistic mindset and planning for the long term is in full swing, now buoyed by an economy that is gaining strength. Nearly all of us have experienced a year of professional and personal upheaval, but recovery is on the horizon.

Locally, we are experiencing the economy returning to a pre-pandemic normal with the reopening of all sectors pointing to a quick return of growth. There is palpable confidence from business leaders and the consumers we interact with every day. While companies face a myriad of challenges during normal operations, last year was unprecedented. We are pleased that Buckeye Community Bank partnered with many clients through the Payroll Protection Program and other actions to mitigate the damage and to aid in their continuity.

There is power to be gained from optimism for the future, and it provides potential fuel for the mindset needed to grow and succeed.

At Buckeye, we continue to build on our momentum every day. During the past several months, we have launched efforts to expand our reach to serve businesses in Cuyahoga, Medina and Summit counties with the addition of new staff to our talented team. Lorain County remains Buckeye's focus, but to ensure that we continue to play a role in local economic growth and stability, we need to increase Buckeye's reach and resources.

We are pleased to welcome Andrea Bucey Tikkanen, an accomplished commercial real estate lender, as our new Senior Vice President, Commercial Real Estate. Additionally, Anne Cheh-Falb and Alfonso Makiling Jr., who each bring tremendous experience in the Northeast Ohio market, have joined the Buckeye team as Vice Presidents and Commercial Lending Officers.

Operationally, Keith Brown and Rick Nelsen Jr. work to strengthen our credit underwriting analysis efforts and address complex transactions as Vice President, Senior Credit Analyst and Credit Analyst, respectively, while Katlyn Baker enhances our financial support in the role of Accounting Specialist.

This issue's spotlight focuses on Banyan Technology, which Buckeye has witnessed grow from an idea into groundbreaking technology that helps companies operate more effectively by taking control of vital shipping needs. It's exciting for Buckeye to be involved with a top technology startup created locally.

Today may be a somewhat changed landscape, but our focus remains on serving the local business community better than any other bank. Just like the day we launched, Buckeye's strength remains our community banking model and our robust local ties that allow us to help our clients thrive in the face of opportunity or challenge. How can we partner to help you today?

Buckeye and Kendal Announce Collaboration



Kendal at Oberlin and Buckeye Community Bank have partnered together to offer Kendal residents and staff banking services on the Kendal at Oberlin campus.

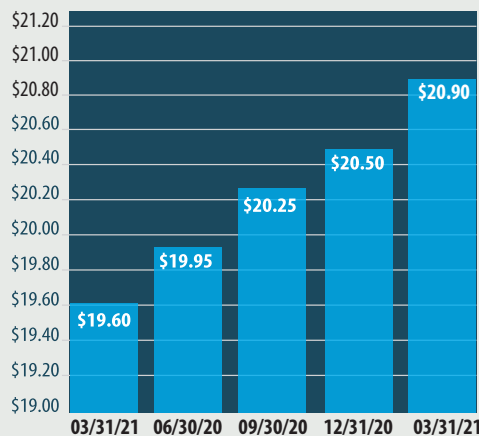
"We are very pleased with our new relationship with Buckeye Community Bank. The Bank is relationship-driven and focused on providing banking services to local organizations. Their willingness to respond to the banking needs of Kendal at Oberlin's residents was what impressed the selection committee the most," said Ann M. O'Malley, Kendal's Chief Financial Officer.

The collaboration brings Buckeye's banking services to the Kendal residents and staff on their Oberlin campus.

"Buckeye Community Bank is tremendously honored and excited to partner with Kendal at Oberlin, as we both share a focus on enhancing life in the community. We are proud to offer the residents and staff of Kendal excellent banking services with a personal and friendly touch that is only available from Buckeye Community Bank," said Buckeye President and CEO Ben Norton.

Like Buckeye Community Bank, Kendal at Oberlin is a local institution that the community can count on and trust. This partnership brings together two Lorain County entities that value a commitment to maintaining strong, engaged relationships with those they serve and the greater community.

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.

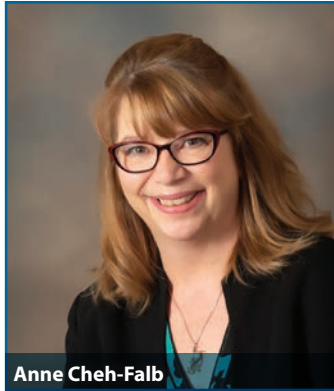
This is the increase in book value of Buckeye Bancshares, Inc. Due to the limited availability and inactive market of any community bank stock, market value may differ. This is a reflection of past performance of Buckeye Bancshares, Inc. and should not be considered a projection of future performance. 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 Expands Commercial Banking Team



Andrea Bucey Tikkanen



Anne Cheh-Falb



Alfonso Makiling Jr.

Buckeye Community Bank has added three commercial banking professionals focused on building relationships and expanding Buckeye's reach throughout the region. The team members – Andrea Bucey Tikkanen, Anne Cheh-Falb and Alfonso Makiling Jr. – will work to increase the reach of Buckeye's business-focused offerings in a variety of Northeast Ohio sectors.

"We recruited exceptional bankers who bring the knowledge, skills and relationships needed to help our business community grow and thrive. Andrea, Anne and Alfonso have demonstrated great versatility and commitment to Northeast Ohio in their careers, and that will enhance Buckeye Community Bank's work within the greater business community," said Buckeye President

and CEO Ben Norton. "Buckeye has the capability, tools and capital necessary to partner with companies that are working to grow."

Bucey Tikkanen, an accomplished commercial real estate lender, joined Buckeye as Senior Vice President, Commercial Real Estate. She brings in-depth knowledge and diverse experience developed through a range of commercial real estate projects, from construction to permanent financing, throughout Northeast Ohio. "I am excited to join Buckeye Community Bank. It is a community-focused institution with a meaningful commitment to our region's economy," said Bucey Tikkanen, who will enhance Buckeye's reach into Cuyahoga and Summit counties.

Cheh-Falb was named Buckeye Vice President and Commercial Lending Officer. With her deep experience in commercial lending and developing partnerships, Cheh-Falb will be an asset as Buckeye expands its presence. During her career, she has been responsible for managing a commercial portfolio that included various projects with industrial loans, equipment financing, real estate and new construction. "Developing a strong community through a thriving business environment is very important to me, and Buckeye Community Bank's commitment to local business owners drew me to this position," said Cheh-Falb.

Makiling joined Buckeye as Vice President and Commercial Lending Officer, bringing substantial experience in commercial lending, business development and leadership to Buckeye's efforts. Throughout his career, Makiling has gained experience in the commercial and consumer banking sectors, providing him with the skills to work with clients on customized solutions for their various needs. "I am excited to join a strong community bank focused on serving the local business community. I truly appreciate Buckeye's mission and welcome the opportunity to help them extend their reach into new markets," said Makiling.

Get Paid Faster with Pay It Now

Improve cash flow by allowing customers to pay you faster with Buckeye Community Bank's Pay It Now. The online payment service can be added to your website, giving customers the option to pay you faster through a "Pay Now" button. Pay It Now allows your customers to pay using an ACH debit transaction, with the opportunity for you to accept credit card or PayPal payments. Customers can create a Pay It Now account for future visits.

Buckeye makes it easy to add the Pay It Now service to your website with a service site that matches your current site's colors, creating a seamless appearance for your company. You just need to add the "Pay Now" button to your website. Buckeye can also help you set up an administration login to access and manage reports and customer passwords and update messages on your Pay It Now site.

Contact us at 440-233-8800 to get started with quicker payment options.





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Buckeye Bolsters Operations Team

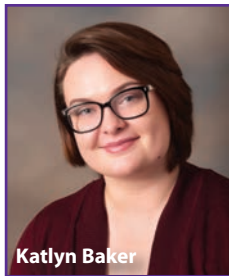
To support its growth, Buckeye Community Bank has strengthened its efficiency and customer care with the addition of three professionals. Joining the team are Katlyn Baker, Keith Brown, and Rick Nelsen Jr.

“We are excited to welcome Katlyn, Keith, and Rick to the Buckeye Community Bank team, enhancing service to our clients,” said Buckeye President and CEO Ben Norton. “They understand the vital importance of developing internal and external relationships and earning loyalty by being responsive. These three have quickly embraced Buckeye’s commitment to our clients, teammates and community.”

Baker joined Buckeye in the fall as its Accounting Specialist. The detail-oriented position requires her to verify all daily transactions and assist with accounting activities and projects. Solid communications and developing trust are paramount in the post, as it requires Baker to work with various Buckeye staff across numerous departments to

ensure compliance and accounting standards are met.

“I enjoy being part of a team that has close ties to the community and has an



Katlyn Baker



Keith Brown



Rick Nelsen Jr.

opportunity to make a deep impact,” Baker said. “One of the benefits of Buckeye is a strong team dynamic, where everyone is focused on those we serve and working hard to improve the service they receive.”

Brown joined Buckeye as Vice President, Senior Credit Analyst in January. In his role, he is responsible for reviewing financial information, such as a company’s income statement and debt, to determine the borrower’s risk. Brown makes recommendations to leadership based on the

assessment of the risk involved and viability of a loan or credit transaction.

“I enjoy working for a community bank that has the ability to help small businesses locally,” said Brown. “The people at Buckeye are great, and it’s rewarding to make a connection to the businesses impacting our community.”

Nelsen joined Buckeye as Credit Analyst in March. He brings a deep background in professional accounting and interpreting financial records for businesses and organizations. At

Buckeye, he is responsible for evaluating credit data and financial information related to loan requests to determine the degree of risk involved in lending for the bank.

“Working at Buckeye has an incredibly familiar feel in that it feels like I’m working alongside family,” Nelson said. “I’m finding that a great deal of the work I perform involves clients who have been banking at Buckeye for some time, and it’s likely they have been doing so for some of the very same characteristics that drew me to the bank.”