



The Buckeye Beacon



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

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Client Spotlight Maintenance Systems

Repairing and protecting outdoor surfaces requires a high degree of precision. A similar level of exacting precision and consideration is needed to successfully execute a harmonious transition of a family-owned business from one generation to the next, especially when it occurs between two families.



Since 1979, Maintenance Systems of Northern Ohio has provided asphalt repair and rejuvenation, power cleaning, crack sealing, seal coating and other related services in Northeast Ohio. In 2016, the Boehk family purchased the business from the Rybarcyk family, who started it. The Boehks, whose children Jacob and Lindzey handle the day-to-day operations, are working to build upon a foundation as a trusted and reliable source for all things surface care while creating their own legacy.

The new owners, including parents Robert and Laurie, refer to themselves as the adopted third generation leading the business. They continue to build upon their reputation throughout the region as one of the best in their field because of their work ethic and commitment to quality.

“Taking over a family-owned business comes with a lot of responsibility. The responsibility is even greater when you acquire a company that has built a great reputation through the years,” said Jacob, who previously worked in urban and regional planning before joining the company. “All of us agreed that we had to work together as a team not just with our family but also with the experienced and skilled team here to take advantage of opportunities, tackle challenges, and grow deliberately. We have focused on developing a culture that fosters trust, adaptability and a sense of purpose. Culture is key to a successful company, longevity and development.”

The company has steadily expanded its services under the Boehks’ leadership, venturing into municipal projects without losing sight of the

personal touch they are known for. As a team, Jacob and Lindzey explore new techniques and equipment that continue to modernize the operations with their fresh perspective and innovative spirit.

All members of the Boehk family contribute their unique talents and expertise to the company growth and prosperity, Jacob said. The company chose Buckeye Community Bank for its ability to build solid and trusted partnerships.

The Buckeye Community Bank team, especially Susan Grachanin, has always believed in us and is always there to help us grow, Jacob said. We felt like a number at our old bank. Buckeye is entirely different. The people you work with provide outstanding service and always deliver what they promise.

Buckeye President and CEO Ben Norton looks forward to continuing their partnership with Maintenance Systems as the company grows and succeeds.

“Bob, Laurie, Jacob and Lindzey Boehk have demonstrated a relentless commitment to doing things right, which has earned Maintenance Systems a great reputation under their leadership,” Norton said. “We are grateful to work with the Boehks and support their plans for a bright future. I am confident that they will continue to be a pillar of the community for many years to come.”

Learn more about Maintenance Systems at msnoh.com.

Buckeye Honored As One of America’s Top Banks



Buckeye Community Bank, the only locally owned financial institution headquartered in Lorain County, has been honored by The Institute for Extraordinary Banking with its “Extraordinary Bank of the Year” award. A commitment to community enrichment and excellence in banking has earned Buckeye the distinction as one of America’s top banks.

“We are deeply honored to receive this prestigious recognition,” Buckeye President and CEO Ben Norton said. “I am proud that Buckeye Community Bank is recognized as one of the nation’s elite community banks. Buckeye was built from the ground up to serve the needs of local businesses and our community. It is a testament to our commitment to serving the community that sets us apart from others. We are delighted to share this achievement with our dedicated team and the loyal clients who have trusted us for so many years.”

As part of the institute’s annual awards program, the Banky Award recognizes and honors institutions of all sizes who are committed to strong community banking. The Extraordinary Banking Awards

(Buckeye Honored continued on bottom of next page)



A Letter from Ben P. Norton

President and CEO

The profound impact of locally owned institutions on our community can be easily overlooked in an era of globalized finance and multinational corporations. The role of community banks in promoting stability, growth and prosperity cannot be overstated. We see firsthand why having a locally owned bank backed by local people can play a transformative role in fostering sustainable economic growth.

Buckeye Community Bank was recently honored with the prestigious distinction as one of America’s top community banks. We have always believed that our success is tied to the prosperity of our partners and communities, and The Institute for Extraordinary Banking agrees. Our team goes above and beyond to ensure that we remain a trusted partner for those we serve, and this recognition is a testament to their effort.

As Buckeye approaches its 25th anniversary next year, we are filled with pride and gratitude. It has been enriching to fulfill our founders’ vision of building a bank that genuinely serves our business community.

Buckeye funds have empowered local businesses to thrive since our very first day.

Our community bankers are deeply rooted in the communities they serve. They understand the unique needs and challenges of our clients and communities. As a result of this intimate understanding, we can tailor approaches and services to the specific needs of our communities, driving economic growth from the ground up.

We have celebrated numerous achievements throughout our journey and faced some inevitable challenges. Our commitment to the human element of banking has guided every step of our journey and will remain strong as we evolve. We have always believed that it is about the relationships we build and nurture, not just transactions.

Our significant expansion of Buckeye’s presence will be underway when this issue reaches you. This growth has included opening a Loan Production and Servicing Center in Avon, an Operations Center in Sheffield Village, and a new Main Office across the street from our original location. Coming soon is a new branch in LaGrange.

While an anniversary is an excellent opportunity in 2024 to celebrate our past, it is essential to solidify our commitment to Buckeye’s future. My sincere gratitude goes out to our team - a group of skilled and dedicated individuals. Our success is a result of their hard work and dedication.

As Buckeye has evolved, our fundamental goal of providing financing and resources to local businesses has remained constant. Any thriving local economy relies on these companies and organizations. In addition to creating employment opportunities, they also contribute to the local fabric of our area and promote innovation.

With a deep understanding of local dynamics and a commitment to serving our communities, Buckeye is well-positioned to navigate challenges and seize opportunities.

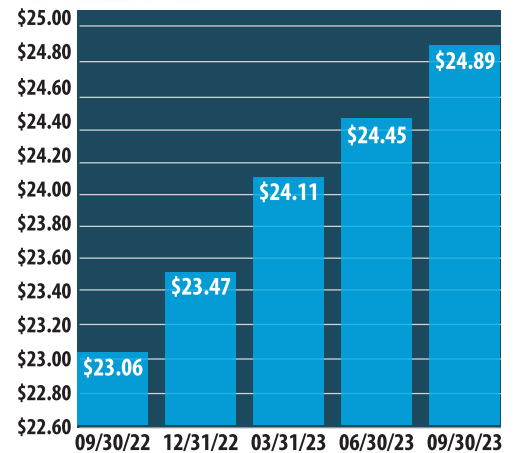
In the years to come, Buckeye will continue to shape the local landscape thanks to your support and that of our clients, shareholders and teammates. We remain a cornerstone of thriving communities and a partner for prosperity because of the trust and commitment you place in us. Our journey would not be the same without you. We appreciate and thank you for your interactions and commitment to Buckeye Community Bank.



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 Honored continued from page 1)

emphasize community banks’ indispensable contribution to their communities, how deeply woven into the community fabric they are, and their profound role in elevating the national economy.

The Institute for Extraordinary Banking Chair and Founder Roxanne Emmerich shared during the awards ceremony: “Community banks recognize aspirations, dreams, and silent hopes of small businesses and individuals within

their communities. The heart and soul of an extraordinary community bank is the visionary blueprint for the community’s success and ability to enact that plan.”



First Mate: Adam Wirkiowski

Buckeye Community Bank has promoted Adam Wirkiowski to the position of Small Business Lender. Wirkiowski has established himself as the go-to expert for small business financing.

“We are excited to have Adam help us grow our reach to small businesses,” said Buckeye President and CEO Ben Norton. “His drive for

helping small businesses succeed is evident. Local businesses are the backbone of our economy, and we’re committed to helping them grow and thrive.”

Dedicated to making a difference in smaller businesses, Wirkiowski is developing innovative options that are both flexible and accessible. Funding options include lines of credit for short-term working capital needs and term loans for fixed assets such as equipment and buildings.

Moreover, he assists business owners in understanding how to manage their finances effectively.

“Through my new role, I can use my experience in banking and manufacturing to help local businesses grow and expand into larger businesses,” Wirkiowski said. “I have focused on getting out in the larger community and meeting business owners. Buckeye Community Bank can offer solutions that can change the trajectory of a business, and we want more people to know about them.”

Wirkiowski employs a tried-and-true approach to community banking. By doing so, he has spent the last several months meeting with local entrepreneurs, gaining a deeper understanding of their challenges and assisting them in growing their businesses. He has found leveraging Buckeye’s internal expertise and network helpful.

“I’m here to help businesses navigate financing complexities and find the resources they need to succeed,” said Wirkiowski. “Our lending team, led by Paul Campagna, has been welcoming and helpful as I help small businesses find the resources they need to define their success.”

The results of Wirkiowski’s work, he hopes, will be noticeable as more businesses grow and flourish. He said this will significantly impact the community, with more jobs created and retained as the local economy is strengthened.

Wirkiowski lives in Westlake with his wife, Kate, and their two children. His hobbies include reading, cooking and exercising.



Adam Wirkiowski

Buckeye Cares About Community



BRINGING FINANCIAL LITERACY TO A NEW GENERATION

Buckeye Community Bank has partnered with Banzai to offer a comprehensive financial literacy program at seven area schools plus Leadership Lorain County’s Setting Up Youth for Success initiative. Through this program, students can gain the financial knowledge they need to make informed decisions about their finances in the future.

Through interactive workshops, engaging course materials, and practical sessions on budgeting, saving and investing, the program uses curriculum and resources developed by financial educational provider Banzai™. The program is designed to be age-appropriate, making it accessible to elementary, middle and high school students.

Through Buckeye Community Bank, area schools can access the award-winning program. The program aligns with the Ohio graduation requirement that all students earn one-half credit of financial literacy, starting with the class of 2026. The bank’s staff also volunteer to teach specific modules, bringing real-world experience to the classroom.

“We are proud to be involved in a program that provides the next generation of citizens with a solid foundation in financial literacy, important skills that are often overlooked,” said Samantha Abraham, who serves as Buckeye’s Chief Financial Officer and Chief Operations Officer. “It is a pleasure to work with a fantastic partner like Leadership Lorain County to deliver high-quality educational programs from Banzai. The partnership demonstrates Buckeye’s commitment to the community’s development and the importance of financial literacy in the modern world.”

Abraham said the program is also expected to have a positive ripple effect in the community as it prepares students for individual success and promotes overall community economic well-being. As these students become financially responsible adults, they contribute to a more economically stable and knowledgeable society.

“A better understanding of finance will enable students to make smarter decisions and better manage their personal finances. We also hope that it inspires some talented students to consider future careers in banking,” Abraham added.

The financial literacy program will be delivered to Midview High School, Vermilion High School, Brookside High School and Northwood Middle School during this school year.

NEW BUCKEYE LOCATIONS NEAR COMPLETION

Buckeye Community Bank is nearing completion on three new locations. The new Operations Center in Sheffield Village is scheduled to be completed and opened in December. Buckeye will open our new Main Office with a team of banking experts after the holidays.



Opening in mid 2024, the LaGrange branch will feature a modern design and emphasis on customer service. Community members can access a full range of business and personal banking services at the new site.

Buckeye’s investment in the new sites, including its Loan Production Office, is a testament to its commitment to Lorain County and Northeast Ohio. With the new locations, Buckeye will be able to reach a broader audience, and its team members look forward to becoming involved and supporting community organizations in the new areas.

We look forward to welcoming you to each location in the near future.



Buckeye
COMMUNITY BANK

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Are you looking for a personal checking account that gives you more? Buckeye Community Bank now offers Personal Checking options powered by BaZing, which provides you with the savings and protection you deserve.

With the new personal checking levels, you can take advantage of various benefits. Our Buckeye Preferred and Buckeye Platinum checking accounts, powered by BaZing, are loaded with perks and provide exclusive money-saving benefits on things you already buy.

Your Buckeye Personal Checking account will help you save on everyday expenses like gas, groceries and dining out. And with Buckeye's added power of BaZing, you can save wherever you live, work and travel. With the BaZing app, browse for products and show your mobile coupons to retailers for instant savings.

Additional perks include:

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- Health Savings Card
- Cell Phone Protection
- Billshark Bill Reduction Service
- Local And National Retailer Discounts
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Plus, all Buckeye Personal Checking accounts offer powerful features such as Buckeye ATM or Debit Card, electronic monthly statements and online and mobile banking.

For more information and to activate your Buckeye-BaZing Benefits, call us at 440-233-8800 today.



QUOTABLES

"We should not judge people by their peak of excellence; but by the distance they have traveled from the point where they started."

Henry Ward Beecher

