

**CEO
CFO**

Buckle
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Buckle Is Focused On Providing The Most Enjoyable Shopping Experience Possible With A Customer Oriented, Well Trained Sales Team

**Services
Apparel Stores
(BKE-NYSE)**

Buckle, Inc.

**2407 West 24th Street
Kearney, NE 68845-4915
Phone: 308-236-8491**

**Karen B. Rhoads
Chief Financial Officer**

BIO:

Karen Rhoads is the Vice-President of Finance, Treasurer, Chief Financial Officer, and a Director of the Company. Ms. Rhoads was elected a Director on April 19, 1991. She worked in the corporate offices during college and later worked part-time on the sales floor. Ms. Rhoads practiced as a CPA for 6 1/2 years, during which time she began working on tax and accounting matters for the Company as a client. She has been employed with the Company since November 1987.

Company Profile:

Offering a unique mix of high-quality, on-trend apparel, accessories, and footwear, Buckle caters to fashion-conscious young men and women. Known as a denim destination, each store carries a wide selection of fits, styles, and finishes from leading denim brands, including the Company's exclusive brand, BKE. Headquartered in Kearney, Nebraska, Buckle currently operates 393 retail stores in 40 states. This includes the recent opening of 3 new stores in Savannah, Georgia; Newport News, Virginia; and Pineville, North Carolina. The Company also closed one store in fiscal April. The Company operated 374 stores in 39 states as of May 7, 2008.

**Interview conducted by:
Lynn Fosse, Senior Editor
CEOCFOinterviews.com**

CEOCFO: Ms. Rhoads, what is the vision of Buckle today?

Ms. Rhoads: "The vision at Buckle is to provide the most enjoyable shopping experience possible for our guest."

CEOCFO: What might people find when they come to a Buckle location.

Ms. Rhoads: "We really focus on two core elements, which are our people and our product. The people in our store are very good at servicing the guest and helping them find the fashion they are looking for and putting together those outfits. We are very customer service oriented. We do a lot to educate our teammates on the store so that they have the product knowledge and salesmanship to fulfill that mission."

CEOCFO: Often times, retail has a large turnover, so how do you attract people that will be there?

Ms. Rhoads: "We definitely have turnover as well. About 80% of our staff are part time. When a teammate is in the position as a manager and assistant manager, we have less turn over. We pay for performance. Most of our sales people are commission based. Our managers and assistant managers have opportunities to earn additional pay based on performance. The store manager has monthly sales goals with opportunities to receive incentive bonuses. In addition, at the end of the year, they receive a bonus based on a portion of the net profit of our store. So it gives them the ownership and additional incentive to exceed in that location."

CEOCFO: What is your typical customer?

Ms. Rhoads: "Our typical customer would be 15 to 27 year olds."

CEOCFO: Tell me a little about your merchandise and what separates Buckle's products.

Ms. Rhoads: "Guests come to us to find their favorite pair of jeans. We do denim very well. A little over 40% of our sales are denim. As I mentioned before, we try to put together the full look. Another 40% of our sales are tops. We try to provide merchandise that is unique and fun for our guests."

CEOCFO: What do you do behind the scenes to try and get in touch with what your customers would want?

Ms. Rhoads: "Our merchandising team is very experienced. They work very hard and stay very in tune with the needs of the guests as well as with what is happening in the market place. They work with our vendors on the branded side to provide products that are exclusive to our stores."

CEOCFO: Do you do much advertising?

Ms. Rhoads: "About 1% of our sales are spent on marketing each year."

CEOCFO: What gets people in the door?

Ms. Rhoads: "We try to create a loyal guest. If we are providing our guests with the shopping experience they want and the products they want, hopefully then we will continue to keep that guest coming back."

CEOCFO: Where are you geographically and where is business is these days?

Ms. Rhoads: "We are in 393 stores in 40 states. We'll be opening for back to school in New Jersey, which will be our

41 state of operation. We are not in Alaska, or Hawaii or the very northeast.”

CEOCFO: Any particular concentration?

Ms. Rhoads: “We have more stores in TX than any other state, but obviously geographically it’s a big state.”

CEOCFO: Is there much difference from state to state in what you carry?

Ms. Rhoads: “We have the same product that we would send to all of our stores.”

CEOCFO: How is business these days?

Ms. Rhoads: “Business is pretty good. We released April sales last week and our April sales were up 25.6% from the prior year in April. On a comparable store basis our sales were up 18.2%.”

CEOCFO: That’s phenomenal numbers given the current economic situation; how have you been able to accomplish that when so many other are struggling?

Ms. Rhoads: “We have had 32 consecutive months of positive comparable store sales.”

CEOCFO: Stores or brands fall in and out of favor; what is the secret of Buckle

that you are able to accomplish what you’ve done?

Ms. Rhoads: “We’ve stayed true to our mission and never tried to reinvent the wheel, but continued to improve on what we are doing. It comes down to the people and products.”

CEOCFO: Do you maintain much inventory or how do you stay ahead of having a lot of product left over at the end of each season?

“We’ve stayed true to our mission and never tried to reinvent the wheel, but continued to improve on what we are doing. It comes down to the people and products.” - Karen B. Rhoads

Ms. Rhoads: “Our buyers stay pretty much on top of the merchandise. Our inventory at the end of April was up about mid-single digits, so we are very much in control.”

CEOCFO: Are you looking to open up new stores?

Ms. Rhoads: “We’ve continue to open new store. We’ll have a total of 21 new stores for 2009.”

CEOCFO: Are most of these in malls

Ms. Rhoads: “Yes, most of our store locations are in malls.”

CEOCFO: What is the financial picture like for Buckle today?

Ms. Rhoads: “We have a very strong balance sheet, no debt, and lots of cash. We feel like we are in a pretty good financial position.”

CEOCFO: What are the latest trends in Denim these days?

Ms. Rhoads: “The denim we provide is a wide variety of brands, of fits and looks. We try to not just be one trend, but really provide choices for our guests.”

CEOCFO: Address potential investors; why should they be looking at Buckle?

Ms. Rhoads: “We have been a very consistent performer who has a very experienced management team.”

CEOCFO: What should people reading about Buckle remember most?

Ms. Rhoads: “We are a very good company to look at ways to improve and to help service the guest in the best way that we can.”

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