



POINTS of INTEREST

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President's Corner

How fast does summer go by in Wisconsin? By the time you read this, kids will be back in school and the days will have already begun to get dark earlier. But, we live in a state with all the seasons and if you have been here long enough, I think you probably appreciate something about each one.

BLC continues to grow and has remained very strong through the pandemic. I'm proud to say that our intention is, and has always been, to remain independent.

OUR MISSION

To be the preferred Community Bank in the Fox Valley, building strong relationships through superior customer service; exhibiting a culture of integrity, hard work and creativity, while creating customer loyalty, employee satisfaction and opportunities to give back to our communities we serve.

We believe we can control our destiny and remain an independent institution by following our mission; focusing efforts on our ability to grow, be profitable, and provide our shareholders with a good return. We feel this is the best way to build relationships and treat our customers the way they deserve to be treated.

As you get back to visiting the bank, you will probably continue to see new faces. We have had people retire, move on to other career aspirations, or simply move to a different office. Through these occurrences, we have been fortunate to find good people to fill these roles. I'm very proud of the people at BLC and would stack them up against any other bank or credit union in the area.

If you're still not quite ready to come back in, please continue to use our online banking or mobile banking services. We have added several improvements to these services. Of course, the drive-up will always be an option.

Most importantly, I wish to thank you for your business. We will continue working hard to earn your trust as your financial partner.

Steve



BLC CELEBRATES 115 YEARS OF BANKING!

Follow us on social media to see the different ways we'll be celebrating as a team, with you, and in our community!



How to Evaluate Online Reviews

The holiday shopping season is right around the corner. Online reviews can help you decide what to buy or what company to hire. Unfortunately, some reviews are fake, deceptive, or manipulated.

TIPS FOR USING REVIEWS

For years, our main piece of advice on using reviews has been to look at a variety of sources, including well-known websites that have credible and impartial expert reviews. But here are some other tips for using online reviews and deciding when to be skeptical:

Check how recent the reviews are, and watch for a burst of reviews over a short period of time. That can sometimes mean the reviews are fake.

Check if the reviewer has written other reviews. If so, read those to get a better sense of how much to trust that reviewer. But if it seems that the reviewer has created an account just to write one review for one product, that review may be fake.

Don't assume that, just by looking, you can spot the difference between a real review and a fake one. Some reviews may look suspicious, and some may look real, but it can often be nearly impossible to tell for sure. For example, you already know to watch out for reviews that seem too positive to be real, but some fake positive reviews give less than the highest possible rating in order to seem more credible.

Remember that fake reviews are not always positive. Sometimes, a company might post fake negative reviews to harm a competitor.

You won't always know if a reviewer got something — like a free product — in exchange for writing a review. On some websites, you'll see a label or badge next to the review that tells you the reviewer got an incentive.

Adapted from consumer.ftc.gov/articles/how-evaluate-online-reviews

UPCOMING FEDERAL HOLIDAY HOURS

The bank will be observing the following federal holidays and will be closed:

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| OCT 11 Columbus Day | DEC 24 Christmas Eve
(Closed at Noon) |
| NOV 11 Veterans Day | DEC 25 Christmas Day |
| NOV 25 Thanksgiving Day | |

BLC in the Community

Summers keep us busy at BLC! Here is some of what we've been up to:

BACK TO SCHOOL DRIVE

Thank you to everyone who helped us collect supplies to donate to local children in need in Outagamie County!



BUSINESS AFTER HOURS

In July we co-hosted a Business After Hours with the Heart of the Valley Chamber of Commerce, and our guests had a great time enjoying craft beers and networking!



SPECIAL OLYMPICS

Our 2nd quarter fundraising team presented a check for \$850 to Special Olympics Wisconsin Fox Valley Region to help support the events they host.



FEEDING AMERICA

#TeamBLC helped fight hunger in our community by packing 600 boxes of food for seniors in need.



ROCK CANCER

The music was great and the rain held off, so everyone could enjoy and help raise donations for this rockin' cause. Our team volunteered serving drinks at the beer stand again this year and can't wait to return for 2022.



Follow us on social media for more photos and updates!



Check and Monitor Your Credit Report

By law, you are entitled to receive your credit report for free once per year from each of the three major credit reporting agencies: TransUnion, Experian and Equifax. Take advantage of these free reports to check for errors and prevent and spot identity theft. Watch for incorrect late payments or new accounts that you never opened. You can choose to order one report now and others later, so you can keep track of any changes throughout the year.

To order visit www.annualcreditreport.com or call (877) 322-8228.

BLC Team Updates



SHANNON VANDENZEN and **ETHAN LOCY** joined our retail team in May and July. They quickly adapted to their new teller roles and have been excellent additions to our Team! **STEVE PERSONS** also started in July as our Manager of Information Technology. His understanding of

the banking industry and passion for IT have been a wonderful new asset to our team!

We also celebrated retirements for **LORI STOEGER** (21 years) and **SHERRY MAU** (9 years). Lori plans to spend time traveling, exercising, and to get a new puppy! Sherry looks forward to volunteering with different organizations, working on crafts, and spending time with family and friends.



SHAZAM REWARDS WINNER

Congratulations to Phil Hietpas, BLC's winner in the "Let's Get Crafty" Debit Card Rewards campaign. Every time a BLC customer used their debit card from April 1 - June 30, 2021, they were entered into the drawing to receive \$25.



Visit www.blccb.com/shazam to learn more about the current campaign, prizes and rules.



Technology Tips & Takeaways

DON'T GIVE YOUR COMPUTER A VIRUS

Being a digital savvy era, the Google "doctor" is usually the first place people turn when feeling ill. There is a plethora of modern and homeopathic health suggestions online for treating any ailment.

Scammers are hoping you'll wind up with a double infection this season - your computer and yourself. Scammers are rampant online, hoping to take advantage of foggy thinking and desires for a quick-fix remedy.

When an epidemic of any kind begins to spread, cyber scammers use it as an opportunity to take advantage of even more victims. When researching online, be mindful of the following:

IGNORE ADVERTISEMENTS: Be cautious before clicking on advertisements boasting cure-all treatments for your ailments, or for supplements or medicine that are a "guaranteed" cure.

MEDICAL IMPERSONATION: Scammers are sending emails claiming to have updates from a medical authority. Carefully review the sender's address and the contents of the email before clicking on any links or attachments. Chances are, it's a virus or other malicious cyber threat.

GO DIRECTLY TO THE SOURCE: Directly call a phone number you already have on hand, or manually type in a website address instead of clicking on a link, advertisement, or other redirection. Scammers are becoming increasingly skilled in portraying a legitimate source.

AVOID THE UNKNOWN: This goes for both drugs and supplements as well as organizations or individuals claiming to be a doctor or other medical expert. Look for updates and remedies from well vetted sources to help avoid falling victim to a malicious cyber scam.

SLOW DOWN: Everyone wants to feel better as quickly as possible, but slow down. Scammers are more successful when people are in a rush because the potential victims are less likely to notice red flags.

Help keep yourself and your technology healthy by using safe practices while online.

Article from BankOnITUSA®