



POINTS of INTEREST

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| President's Corner | BLC Service Awards |
| ShredFest 2021 | Tax Payments & Direct Deposit |
| Community Banking Month | Technology Tips & Takeaways: |
| BLC in the Community | Technical Support: Friend or |
| Shazam Winner | Foe? |



PRESIDENT'S CORNER

As we approach Spring, I hope many of you have had a chance to get away for a bit, or at least enjoy the outside. We continue to hope that 2021 brings a return to normalcy, but it never seems to happen as quickly as desired. I'm reminded that the last great pandemic, the Spanish Flu, took a full two years to resolve. However, the general population didn't have the benefit of a rapid vaccine and were required to wait until everyone either developed immunity or perished. We are in a much better position to deal with these issues today.

At the bank, we have tried to make the most of the situation and the low interest rate environment it has created. Low mortgage rates make it an ideal time to purchase a home, or consider a refinance. Falling consumer loan rates have created a market where new vehicles can sometimes be difficult to find. Commercial rates have also dropped and have created opportunities for those willing to invest in their businesses or real estate.

Deposit rates have also dropped along with the other interest rates. While CD and Money Market rates aren't as high as they once were, they still provide a secure return on investment in the bank versus the market. I'm not here to give advice, just to let you know we will take care of you the best we can as valued customers. I also ask for your understanding when we cannot match some of the local credit union rates. Please remember, we have to pay taxes and they do not.

One final thing we were forced to sacrifice this year was our annual Shareholder Meeting, which was very disappointing. However, a virtual meeting seemed to be the smartest decision at this time. We will try to make up for it next year.

As the year progresses and more of our population has received the vaccine, we look forward to re-opening the lobby. It has been tough on everyone losing that personal contact we all enjoy. Until then, please utilize our drive-thru, electronic banking or mobile banking.

We look forward to seeing you all soon. *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!



MARK YOUR CALENDAR: SHREDFEST 2021

Saturday, May 8TH from 9 - 11 am

BLC will be holding our 14th annual **ShredFest** as part of our Community Banking Month celebration. Shred-It Inc. will be on site to destroy your confidential documents.

Secure bins will also be in our vestibules from 8:00am - 5:00pm during the week of May 3-7. You can use these locked bins to deposit small amounts of documents any time during that week and they will be properly destroyed during ShredFest on May 8th.

Due to the increased attendance at last years event, there will be a few changes this year. You can learn the following details of our upcoming ShredFest on our website:

- How much you can shred
- What you should not shred
- How to bring your shred
- How to arrive for drop off
- What should be shredded
- Safety precautions

Learn more at www.blccb.com/shred



COMMUNITY BANKING MONTH

April is **Community Banking Month** and while we won't be able to welcome you into our lobby with cookies just yet, our celebration still includes some special activities for our customers and community, including a drawing for **three \$100 Chamber Bucks Gift Certificates**.

FRIDAY, APRIL 22TH

As part of **National Teach Children to Save Day**, BLC staff will read virtually to students at local elementary schools and talk with them about the importance of saving money.

MONDAY, APRIL 27TH - PRIZE DRAWING

At 3:00 pm we will hold the drawing for our \$100 Chamber Bucks Gift Certificate winners!

Learn more about Chamber Bucks and contest rules at www.blccb.com/cbm

BLC IN THE COMMUNITY

At BLC, we continue to be actively involved in our community. More support is needed for these organizations than ever before. Here are the highlights of what we've been up to:

TOYS FOR TOTS

In 2020, the U.S. Marine Corps was able to give 21,824 toys, stocking stuffers and books to 2,923 Fox Cities children in need. You helped us overflow two boxes this year to contribute!



ADOPT-A-FAMILY

The elves on our 3RD quarter fundraising team raised enough money to support the needs of two local Adopt-A-Families this past Christmas.



ST. JOHN'S FOOD PANTRY

Our 4TH quarter fundraising team supported BLC's annual St. John's Food Pantry Drive. There was more need this year than ever, and we saw more donations than we could have hoped for!



UNITED WAY

100% of the #TeamBLC employees contributed to United Way Fox Cities in 2020. Because of our team efforts we were not only nominated for the Top Performance Award - Small Company... we WON!



Follow us on social media for more photos and updates!



TECHNOLOGY TIPS & TAKEAWAYS

TECHNICAL SUPPORT: FRIEND OR FOE?

Thousands of Americans are working from home with unfamiliar work and equipment setups. Scammers are taking advantage of this by deploying technical support scams. Victims receive a fraudulent email or phone call from someone posing as an official technician from Microsoft or other well-known technology firms. Scammers use this position of faux authority to pressure victims into releasing sensitive financial or personal information.

How do you avoid falling for this scam, especially when your chances for genuinely needing technical support may be increased? The following are indicators of common technical support scams:

20 QUESTIONS - Is a caller asking you 20 questions about personal or customer information? Name, phone number, address or social security number to "confirm current information"? There's nothing funny about this game. Never provide identifying information over the phone unless you can verify the other caller and they are a trusted individual.

UNSOLICITED CALLS - If you receive an unsolicited call from tech support personnel, exhibit caution. Most technology companies will not contact you unless you have engaged them first.

YOUR SOFTWARE IS OUTDATED - Have you received a call from a "technical expert" warning your software is out of date and you must act immediately? Creating a sense of urgency is common red flag of scam-related behavior.

PAYMENT DUE - Similar to the outdated software tactic, scammers will notify you about an expired license or program. If you don't pay for a license or program immediately, you could face harsh legal action - so they say. Be aware of any person using urgency to pressure you into providing personal or financial information.

When in doubt, hang up and call back the technician at a number you have for the company.

Article from BankOnITUSA®

SHAZAM DEBIT CARD REWARDS WINNER



Congratulations to Kathy Haupt, BLC's winner in the "Level Up" Debit Card Rewards campaign. Every time a BLC customer used their debit card from October 1 - December 31, 2020, they were entered into the drawing to receive a \$25 gift card.

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

BLC SERVICE AWARDS

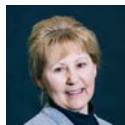
In December 2020, five BLC employees received awards for their years of dedicated service. Congratulations and thanks to:



Luke Van Lankvelt,
5 Years



Vicki Running,
5 Years



Lori Stoeger,
20 Years



Mary Reisterer,
25 Years



Terri Nelson,
40 Years

DIRECT DEPOSIT 2020 TAX FILING INFORMATION

You will need to provide BLC Community Bank's routing/transit number for electronic deposit of your tax refund. Also provide the appropriate BLC account number to deposit funds. Contact us if you need assistance!

BLC Routing # 075905868

BLC is proud to be YOUR community bank!

Enter our \$100 Chamber Bucks Gift Certificate drawing before 4/27/21 or send your entry via email to heatherc@blccb.com.

NAME: _____

ADDRESS: _____

EMAIL: _____

PHONE #: _____

