



**POINTS of INTEREST**

- |                                  |   |
|----------------------------------|---|
| President's Corner               | Give Gifts That Support Local                       |
| 115 Years of Banking             | BLC Team Updates                                    |
| Tips to Control Holiday Spending | Shazam Rewards Winner                               |
| BLC in the Community             | Tech Tips & Takeaways: Free Wi-Fi Isn't Always Free |



*President's Corner*

**So, what's new at the Bank?**

For starters, you may have noticed a number of new faces at the Bank. Since I joined the bank in 2016, 14 people have retired, 8 people have taken different jobs and we have added 26 new team members to fill or supplement positions that have left. We have been fortunate to find talented people to join our team. These additions were critical to ensure the level of service here does not diminish, as we continue to grow.

Since the pandemic, we have seen a larger number of customers using our drive-thru services, electronic banking and mobile banking. We have enhanced all of these services to improve your experience and will continue to add new options to improve our capabilities.

Our commitment to the community continues to be strong. During 2021, the Bank contributed over \$50,000 to local charities and non-profits. This does not include the quarterly fundraisers our employees manage, or the countless hours of volunteering to additional deserving organizations.

But we're never too busy to help with your banking needs! We continue to look for new business and personal customers. If you know someone looking for an exceptional service experience, with local decision making, please send them our way.

There are many other things taking place and I encourage you to stop in for a cup of coffee, meet some of our new team and see the changes at the Bank.

As the year comes to a close, I wish you all a blessed Christmas and a prosperous New Year.

Steve



**115 YEARS OF BANKING BECAUSE OF YOU!**

On December 7, 1906, Bank of Little Chute was established, and remains one of the largest and strongest independent community banks in WI.

Our name may have changed, but our commitment and dedication to our customers has not. Our continued success wouldn't be possible without the support of our loyal customers, partners, community, staff, and Board of Directors...THANK YOU!

*Tips to Control Holiday Spending*

Don't get wrapped up in overspending this holiday season, which can lead to post-holiday anxiety that comes along with paying off the credit card balances you racked up. With recent increases in prices, buying beyond your budget may come easier this year. Here are some tips to help stay on track:

**SET A SPENDING LIMIT:** Whether you're using cash or credit, create a budget to decide how much you're willing (and able) to spend. If your budget seems tight, look at the money you'd normally spend elsewhere, like on your morning latte and reallocate it towards gifts.

**BE REALISTIC:** Don't look at gift giving as a competition. We're all at different places in our financial life, so you don't always need to give the same as others. Remember, it's the thought that counts – a thoughtful gift can be worth more than an expensive one!

**MAKE MEMORIES:** Gifts don't always have to be monetary. If your budget leaves little to no room for expenses, plan to spend time with friends and family instead. Pay a visit, bring a home cooked meal or offer up your time to help a friend when they need it – memories have long lasting value.

Don't wait until the holidays approach next year to think about your spending. Start your budget early!

Now is a great time to open a Christmas Club\* account for your 2022 holiday shopping. It's easy to save when you schedule automatic deposits. Then you can enjoy the benefits of a little extra cash during the holiday season.

**To get a head start on your holiday savings give us a call at (920) 788-4141**

\* No minimum deposit to open. Interest is compounded and paid annually. Fees could reduce earnings on these accounts. Rates are subject to change after the account is opened.

*Holiday Hours*

- CHRISTMAS EVE** Dec 24 - Closed at Noon
- CHRISTMAS DAY** Dec 25 - Closed
- NEW YEAR'S EVE** Dec 31 - Regular Hours
- NEW YEAR'S DAY** Jan 1 - Closed
- MLK DAY** Jan 17 - Closed



## BLC in the Community

### MARKET ON MAIN

In September, we were proud to be the presenting sponsor for Little Chute's Market on Main! A family-friendly street fair where we handed out balloons and colored piggy banks as families listened to live music and strolled the street vendors.



### WINE WALK

#TeamBLC helped serve up some fun as a stop in the Little Chute Wine Walk!



### HABITAT FOR HUMANITY

Maya presented a check to Fox Cities Habitat for Humanity to help sponsor a build.



### FEEDING AMERICA

Dave helped present a check to Feeding America, which will allow them to provide 15,000 meals to help families in Eastern Wisconsin who are facing hunger.



Follow us on social media for more photos and updates!



## Give Gifts That Support Local

Signature protected, Visa Gift Cards are accepted at millions of Visa merchants worldwide and can be used for online and mail order purchases. They can be sent to friends and family out of state to use in their local communities!

You can also purchase Heart of the Valley Chamber Bucks at BLC. Chamber Bucks are gift certificates that work just like cash and can be used at over 125 area merchants. They are like any other gift certificate only you have over 125 choices on where to spend it!

Before purchasing from a large chain, consider giving a gift to a business in our community.



## BLC Team Updates



In September, we celebrated the retirement of **KURT MAU**. Kurt has been with BLC for the last 8 years and has assisted tremendously with our courier runs. In his retirement, he is looking forward to devoting more time to church activities and with family.

## PROPERTY TAX COLLECTIONS LITTLE CHUTE

Save time and enjoy the convenience of paying your property taxes right here at BLC! Our tellers will be happy to help you!

## DIRECT DEPOSIT TAX FILING INFORMATION

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

**Routing #075905868**

## SHAZAM REWARDS WINNER

Congrats to our "See the Sights" reward winner, Melinda Bohnsake-Dove! Every time a BLC customer used their debit card from July 1 - September 30, 2021, they were entered in a drawing to receive \$25.



Visit [www.blccb.com/shazam](http://www.blccb.com/shazam) to learn more about the current campaign, prizes and rules.

## Technology Tips & Takeaways

### FREE WI-FI ISN'T ALWAYS FREE

Public internet isn't secure. We're so used to jumping online at any given moment to look up directions, check work email, or post a photo that we don't even think about it. Free Wi-Fi at your local coffee shop, library, hotel, or airport is great for keeping you plugged in when you're away from your home router; but any unsecured network is susceptible to savvy hackers. Here are some tips to protect your personal info when you're out and online.

**WHOM DO YOU TRUST?** All public Wi-Fi comes with risk, but some networks are more trustworthy than others. Limit the number of networks you join and to make sure those few are the real deal. If the business doesn't display its network name and password, ask an employee to make sure you get the right one so you avoid networks that may not have anything to do with the shop or restaurant you're sitting in.

**ALWAYS READ THE FINE PRINT.** When a network's login page pops up to ask if you agree to terms, you should know what you're clicking into. They might be gathering data — you have a right to know what they intend to use it for.

**LISTEN TO YOUR BROWSER.** A lot of the more popular browsers, like Google Chrome or Safari, will warn you when a site you're trying to access isn't secure.

**UPDATE YOUR ANTIVIRUS SOFTWARE.** If you're surfing on a laptop, make sure you have the latest updates to look out for new malware that might be trying to sneak into your system.

**"S" STANDS FOR SECURITY.** Look for "https" in the web address, as opposed to just "http." This doesn't necessarily mean the site is on the level, but at least you have a secure connection.

**USE A VPN.** A virtual private network, or VPN, encrypts your information so that even if someone is watching, all they see is a scrambled mess of characters.

**SCROLL LIKE SOMEONE'S WATCHING.** If you're using a public wireless network, steer clear of websites that use your personal information — particularly your social security number, credit card numbers, or any bank account numbers. In fact, it's probably best to avoid any online money transactions on public Wi-Fi.

The only surefire way to be safe while surfing the web out in the world is to stay off public Wi-Fi altogether. For instance, your smartphone is a much safer option, either in your hand or as a portable hotspot for your computer, because mobile data is usually encrypted. But if there's no other option, remember to be cautious. You never know who might be watching.

Article from BankOnITUSA®