



**POINTS of INTEREST**

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|---------------------------|-------------------------------|
| President's Corner        | Fall Savings Tips             |
| Keep Your Credit in Check | BLC Team Updates              |
| New Products & Services   | Shazam Rewards Winner         |
| Upcoming Federal Holidays | Tech Tips & Takeaways: 7 Tips |
| BLC in the Community      | While Working Remotely        |



*President's Corner*

This has been a crazy year for interest rates, as the Federal Reserve continues to use this as their primary tool to reduce inflation. Fed Chairman Powell is determined to continue raising rates until inflation returns to the 2% range. This is probably going to take a couple of years, so rates will continue to climb.

For those of us that are old enough to remember double-digit Prime Rates and mortgage rates over 10%, this will not be as disconcerting. If you did not experience these periods, be patient, as the economy is cyclical and when rates go up, they always come down.

If you are a saver, this is actually good news, as deposit rates will be improving. Come talk to us about our Money Market or CD rates. If you are in the market for a mortgage loan, please come talk to us about our Adjustable Rate Mortgage loans. This may be a good option for you now and can always be converted into a 15-year or 30-year loan when rates come back down.

Lastly, our building addition is finally complete and our traffic pattern has been changed. Please remember that our customer parking is now only accessible from Wilson Street, and there is still street parking on Main. The Drive-Up and Night Deposit are still accessible from Depot St. I appreciate all of your patience during the construction.

Thanks again for your business and go Packers!

Steve



*Keep Your Credit in Check*

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](http://www.annualcreditreport.com) or call (877) 322-8228.

*New Products & Services!*

Our team has been busy improving your banking experience! This year we have added several new online banking services that allow you to manage your funds more efficiently.

**DIGITAL WALLET** [www.blccb.com/wallet](http://www.blccb.com/wallet)

With your digital wallet, you make secure, simple and faster in-store or online payments with your mobile device and your BLC Community Bank debit card. Digital wallets allow you to leave your cards at home by storing an electronic version of your debit or credit card. Use your BLC Community Bank debit or credit card with Apple Pay®, Google Pay™, Samsung Pay™, Garmin Pay™ or Fitbit Pay™!

**EXTERNAL TRANSFERS** [www.blccb.com/transfer](http://www.blccb.com/transfer)

BLC Community Bank offers external account-to-account transfers using TransferNow, which allows you to conveniently move money between your BLC Community Bank account and your accounts at other financial institutions in the United States with a few simple clicks.

**ZELLE®** [www.blccb.com/zelle](http://www.blccb.com/zelle)

Zelle® is available right from your online and mobile banking account and conveniently located in the same place where you pay your bills. Simply log in to your online banking account or mobile banking app and enroll in Bill Pay. Once your account is verified, return to Bill Pay and select the "Send Money With Zelle®" tab.

If you have questions about these services please don't hesitate to contact us.

**SECURITY REMINDER:** BLC Community Bank **will never** contact you and ask you for logins, passwords or other sensitive personal information to login as you or help you set up these services. If that happens, hang up and call us directly to assist you. Be safe and stay alert!

**UPCOMING FEDERAL HOLIDAY HOURS**

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

- |                                |   |
|--------------------------------|---|
| <b>OCT 10</b> Columbus Day     | <b>DEC 24</b> Christmas Eve<br>(Closed at Noon) |
| <b>NOV 11</b> Veterans Day     | <b>DEC 26</b> Christmas Day*<br>(Closed Monday) |
| <b>NOV 24</b> Thanksgiving Day |   |

## BLC in the Community

### CASA OF THE FOX CITIES

Our Q2 Fundraising organized food days, candy sales, gift basket raffles, jean days, and other fun activities to raise nearly \$1,500 for this local organization!

### BIG CHEESE PARADE

The weather was perfect and our team came out in full force with family and all our four-legged friends to walk in this year's parade! The pups might have been an even bigger hit than the candy...

### ROCK CANCER

#TeamBLC returned to Rock Cancer presented by Spierings Cancer Foundation to help serve drinks in the beer stand for this rockin' cause.

### BACK TO SCHOOL DONATIONS

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



Follow us on social media for more photos and updates!



## Fall Savings Tips to Prepare You for the Holidays

**SET YOUR SIGHTS ON SALES:** Back-to-School and Black Friday might be top of mind, but several other holidays like Halloween, Small Business Saturday, or Veterans Day also offer good discounts.

**LIVE OFF LISTS:** Making a plan in advance can help keep on budget and away from spontaneous spending. List out your gift ideas and keep them top of mind for when sales arise.

**FIGHT FRAUD ATTEMPTS:** Holidays are a high target time for scammers. They will attempt to impersonate legitimate businesses like banks and retailers to get access to your personal information. Treat texts and emails skeptically and err on the side of caution.

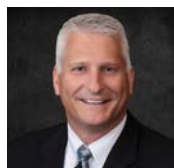
**PREPARE YOUR HOME FOR WINTER:** Break out a basic tool kit to make minor repairs, clean out your furnace filter, replace smoke detector batteries. Small fixes can mean big savings on energy.

## BLC Team Updates

**MARNY CLARK** joined the BLC team as our afternoon Receptionist/Administrative Assistant. She previously worked with the Youth Ministry for St. Nicholas Parish and Freedom Area School district. We're thrilled to bring her dynamic background, values, and kind personality to our crew.



**DENNIS HIETPAS** joined the BLC Community Bank team in July as VP-Commercial Lending, bringing his more than 30 years of experience to the role. His specialties include Owner-Occupied and Investor-Owned Commercial Real Estate, Equipment Financing, and Working Capital Lines of Credit. The greatest reward for Dennis is when the client looks to him, and BLC Community Bank, as a resource and an integral partner in their overall success.



"After being in 'The Big Bank' environment for over three decades, joining BLC Community Bank is like coming home," says Hietpas. "From the leadership and knowledge of the Board, to the experience and energy of the team, to the quality and depth of the customers, I'm honored and blessed to become part of this great organization. It's great to be home!"

## SHAZAM REWARDS WINNER

Congratulations to Tyler Hoerning, our Shazam "Choose Your Adventure" rewards winner! Every time a BLC customer used their debit card from April 1 - June 30, 2022, they were entered in a drawing to receive \$25.

Visit [www.blccb.com/shazam](http://www.blccb.com/shazam) to learn more



## Technology Tips & Takeaways

### 7 TIPS WHILE WORKING REMOTELY

Remote work gained popularity during the pandemic and proved convenient for many team members. While convenient, working remotely can present security challenges for you and your company. With a few basic rules and best practices, remote offices can be as safe as they are comfortable.

**1. SECURE YOUR LOGINS:** Use strong passwords (minimum of 12 characters with a mix of upper- and lower-case letters, numbers, and punctuation) for each device and app and consider multi-factor authentication (MFA) where possible.

**2. KEEP WI-FI PRIVATE:** Set a strong password, enable encryption, and ensure your home router's firmware is up to date. Use a Virtual Private Network (VPN) and Multi-Factor Authentication (MFA) in conjunction with the VPN login when working from home.

**3. PUBLIC WI-FI IS NOT SECURE:** The most significant threat using public Wi-Fi available at coffee shops, hotels, airports, and other locations is the ability for a hacker to position themselves between you and the connection point. Always use a VPN connection on public Wi-Fi in conjunction with MFA.

**4. DON'T BITE ON SCAMS:** Be extra vigilant about phishing emails and texts designed to get you to hand over personal information that could compromise you and the company. Watch for misspellings, fake emails and URLs, and anything pressuring you to "act now."

**5. FOCUS ON YOUR CAMERA:** Shield yourself (and any important documents) from bad actors who might hack into webcams to steal a peek. Invest in a sliding cover - or use a small piece of paper - to cover your computer camera when it's not in use.

**6. SHUT THE (VIDEO) CONFERENCE ROOM DOOR:** When the cameras are in use for Zoom or video conferencing, keep out intruders. Require passwords or control admittance from the waiting room and ensure your conferencing software is up to date with the latest patches.

**7. KEEP YOUR WORK LIFE SEPARATE:** Resist the temptation to do work on personal phones, tablets, and laptops. Designate one device solely for business and keep it locked and away from other family members when you're logged off.