



**POINTS of INTEREST**

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*President's Corner*

As Spring finally arrives, most of us are glad to see warmer weather and the opportunity to get outside. Here at the Bank, that has been made a little more difficult with the construction project currently in process. The addition to the building will provide us with 6 more offices and an additional conference room for loan closings. Hopefully, this will be sufficient to handle our growing staff for the next few years.

Since I started at BLC in 2016, the bank has grown roughly 70% in asset size and did not happen without the addition of a number of talented individuals. Having used up every possible space in our existing building, we decided that if we were going to continue to grow, that we would be hiring additional team members. This growth will allow us to stay independent, support our community, reward our employees and provide our shareholders with a strong return on their investment.

I appreciate your patience during this process and more than ever, I appreciate your business.

Steve

*Spring Travel Savings Ideas*

Traveling doesn't have to break the bank if you're savvy on your spending. Once you have your vacation booked, here are a few tips to keep more of your hard earned money in your savings account during your trip.

**SET A DAILY SPENDING LIMIT** - Before leaving take the time to account for your meals, souvenirs, activities, and transportation expenses. To give yourself some flexibility account for at least one spontaneous activity.

**TRAVEL LIKE A LOCAL** - Find out where the best-hidden gems are! Locals are a great resource, simply ask your Uber driver, concierge, or rental host what some of their favorite inexpensive hot spots are.

**MAKE YOUR OWN MEALS** - Part of the fun of the trip is definitely trying out the local fare. If the place you're staying has a kitchen or a fridge and microwave, visit a local grocery store or farmer's market and make a few meals in. Take advantage of any free meals, like breakfast, your hotel may offer as well.

**FIND FREE ENTERTAINMENT** - Check local papers or Facebook events for free activities in the area. Beaches, concerts in local parks, hikes, farmer's markets, all offer options to stay on budget.

*Mark Your Calendar: ShredFest*

**Saturday, May 7<sup>th</sup> from 9 – 11 am**

BLC will be holding our 15<sup>th</sup> 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 lobby from 8:00am - 5:00pm during the week of May 2-6. 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 7<sup>th</sup>.

Learn the following details of our upcoming ShredFest on our website:

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

Learn more at [www.blccb.com/shred](http://www.blccb.com/shred)



*Community Banking Month*

April is **Community Banking Month** and we're excited to welcome you back this year for cookies and special activities for our customers and community, including a drawing for **\$100 of Chamber Bucks for three lucky winners**.

**FRIDAY, APRIL 1ST – COOKIES & COFFEE**

Visit our lobby from 10am - 4pm to enjoy free cookies and coffee - fill out a prize slip while you're here as well!

**MONDAY, APRIL 25TH – PRIZE DRAWING**

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

**THURSDAY, APRIL 28TH**

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

Learn more about Chamber Bucks and contest rules at [www.blccb.com/cbm](http://www.blccb.com/cbm)

## BLC in the Community

### TOYS FOR TOTS

Thank you for your donations in getting us to another successful collection in 2021! You helped us overflow two boxes this year to contribute!



### ADOPT-A-FAMILY

The elves on our 3<sup>RD</sup> 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 4<sup>TH</sup> 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!



Follow us on social media for more photos and updates!



## SHAZAM REWARDS WINNER

Congrats to our "Fall Festival" reward winner, Angela Brooks! Every time a BLC customer used their debit card from October 1 - December 31, 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.

## SAFE MONEY TRAVEL TIP

Keep your Shazam Debit Card safe if you're traveling with our Visa TravelMoney Card - a reloadable, prepaid card that can be loaded from \$100 to \$5,000 and used at ATMs or anywhere VISA debit cards are accepted. This way your cards and accounts stay safe.

## BLC Team Updates



We recently celebrated the retirement of **MARY RIESTERER**. Mary has been with BLC for 26 years, beginning her career as Teller in 1977. After a period raising her children, she returned in 1995, and moved to the loan department in 2005. In her retirement, Mary is looking forward to walking more and spending additional time with her family.

In December 2021, five BLC employees received awards for their years of dedicated service. Congratulations and thanks to:



**Angie Bombinski,**  
5 Years



**Karen Karweick,**  
5 Years



**Steve Tramp,**  
5 Years



**Samantha Wautier,**  
5 Years



**Maya Weyenberg,**  
5 Years

## 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**

## Technology Tips & Takeaways

### TMI 4 UR BFF?

We're all sharing more personal information than ever. On Facebook. On Instagram. Even on LinkedIn. But when is posting personal information posting too much information?

Names of family members, pet names, birthdays (all too frequently chosen as part of passwords) along with information such as where you went to school, travel plans, and other personal details are gathered by cyber-attackers to craft personalized emails that are specific to you.

When a cyber-attacker uses your name in an email, mentions information that is personal to you, and focuses on your likes or dislikes they are using a form of social engineering to put you at ease, causing you to let your guard down so that you will open a malware laden attachment or click on a malicious link.

Here are some quick tips for to consider when posting on social media sites:

- **STOP AND THINK.** Then think again. Before posting ask yourself if the information is too personal and how could it be used against you.
- **CONSIDER EVERYTHING YOU POST** online as being available to everyone. Forever.
- **REVIEW PREVIOUS POSTS.** Is there something you posted last week or last month that now seems too personal? Remove it. While everything posted online is forever, removing will make posts harder to find and less visible.
- **USE YOUR WORK EMAIL ONLY FOR WORK,** and use a personal email account for personal items
- **RECEIVED A FRIEND OR CONNECT REQUEST?** Vet the account before accepting the invitation. Cyber-attackers are creating fake online profiles for you to accept and then entice you to click links that lead to malware.
- **SEARCHING FOR A JOB?** Vet the company you are applying through; does the offer seem too good to be true; is the salary being offered far above market wages; is there a sense of urgency by the recruiter to fill out an employment application (employment applications contain a lot of personal data which can be used for identity theft).

Be aware of the risks created when posting on Social media and when too much information (TMI) is too much.

Article from BankOnITUSA®

**BLC is proud to be YOUR community bank!**

Enter our \$100 Chamber Bucks Gift Certificate drawing before 4/25/22 or send your entry via email to [heatherc@blccb.com](mailto:heatherc@blccb.com).

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PHONE #: \_\_\_\_\_

