



**POINTS of INTEREST**

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*President's Corner*

As we make our way past election season and into the winter holidays, I hope that you all had a great summer and fall. They always seem too short in Wisconsin, but I guess we should also appreciate the other seasons.

The continuing theme in banking is rising interest rates. When the federal government injects trillions of dollars into the economy, we should not be surprised to see inflation. This is not the "transitory inflation" initially forecasted, but real price increases that will likely last for the next couple years. The Federal Reserve has always fought high inflation by raising interest rates and for the most part it has been successful. However, it does not produce immediate results and the latest forecasts are that interest rates will not come back down until 2024. This is not great news for borrowers, but it is good news for savers, as savings rates are increasing with borrowing rates. BLC has adjusted its Money Market and CD rates accordingly, and will continue to do so.

For those of us who have followed the market for a while, you realize that nothing here is new. We have seen these cycles before and we will see them again. They say that patience is a virtue, but that is really what is required. The economy will right itself, it may just take a little longer this time.

I thank you again for being our customers and wish you all a blessed Thanksgiving and a very Merry Christmas!  
**Steve**

*Holiday Financial Safety*

The last thing you want during the holidays is to worry about theft and fraud. Learn more about BLC's Digital Wallet and Zelle® to keep your money safe:

**PROTECT YOUR CARDS** [www.blccb.com/wallet](http://www.blccb.com/wallet)  
In the holiday hustle and bustle it can be easy to lose or forget a card. It's also easy for scammers to steal your information with scanners or snapping a picture of your card number. Protect your cards by using BLC's Digital Wallet!

**SEND MONEY SECURELY** [www.blccb.com/zelle](http://www.blccb.com/zelle)  
When you need to send money to family and friends over the holidays you can know your money is sent securely with Zelle®. 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.

*Linda Blom Retires After 44 Years*

Linda's journey at BLC started in May 1978, when she stopped in to ask President Tom DeBruin for advice on the Banking and Finance program at Fox Valley Tech. Tom said he could teach her everything she needed to know and offered her a job, which officially started on June 1st.



She began in the bookkeeping department where they filed physical checks alphabetically to send with monthly account statements, comparing each check to a signature card as they were filed. The department also posted all loan payments manually, worked the drive-up window and helped to balance the bank each day on a paper blotter. All checks were run through a proof machine, and each item transacted at the bank was manually keyed in that machine. There were no electronic transactions, everything was a paper check and this was a huge undertaking on social security day!

From there she progressed to a lobby teller who did it all! She waited on customers, opened accounts, balanced the vault and answered phones. When BLC became large enough to require HMDA reporting, Linda entered into the lending area of the bank. She spent most of her career here as a processor, lender, compliance officer and most recently VP, Chief Risk Officer.

Linda is incredibly grateful for the experiences she's had with our customers and staff over the past 44 years. Her love and dedication to BLC will be missed and we wish her nothing but the best in her retirement!

In her next chapter, Linda plans to spend more time with her grandchildren and at her cottage on Legend Lake.

*Thank you Linda, for your years of dedication!*

*Holiday Hours*

- CHRISTMAS EVE** Dec 24 - Regular Hours
- CHRISTMAS** Dec 26 - Closed
- NEW YEAR'S EVE** Dec 31 - Regular Hours
- NEW YEAR'S** Jan 2 - Closed
- MLK DAY** Jan 16 - Closed



## BLC in the Community

### MARKET ON MAIN

In September, we were proud to be the presenting sponsor for 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 filled with vendors!

### WINE WALK

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

### ALZHEIMER'S WALK

Our team was proud to both sponsor and participate in the 2022 Walk to End Alzheimer's at Fox Cities Stadium.

### RIBBON CUTTING

BLC celebrated our bank's growth and new addition with a ribbon cutting! We're excited that this expansion allows us to remain in downtown Little Chute for many years to come.



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



**WELCOME LORRIE VANDEN BERG!** Lorrie joined the BLC team in September as a part-time Teller. She comes to our team with over 13 years of banking experience. Lorrie is friendly and family-oriented, making her a great fit for our culture and team. *Welcome to BLC, Lorrie!*

## 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

Congratulations to Lynn Mlodzik, our Shazam "Fun in the Sun" rewards winner! Every time a BLC customer used their debit card from July 1 - September 30, 2022, 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

### SPOT AND AVOID HOME-RELATED FRAUD THIS WINTER

Between inflation and soaring energy prices, many of us are thinking about how much more it's going to cost to stay warm this year. Getting an email, a call, or a knock on your door with an offer to cut your utility bill may seem like hitting the savings lottery. But before you say "yes," know that scammers may hide behind some of those offers. They're after your money and information and will leave you out in the cold.

As you look for ways to improve your home's energy efficiency and cut costs, here's how to spot and avoid weather-related fraud this winter:

- **BE SKEPTICAL** of products or services that promise drastic savings. Search online for the company or product name with words like "scam" or "complaint."
- **RESIST HIGH-PRESSURE** door-to-door sales calls for heating systems, windows, and other home improvement products. Pressure to act fast is a sign of a scam. Find a contractor who's licensed and reputable, and remember that the Cooling-Off Rule gives you three business days to cancel, if you sign the contract anywhere other than the contractor's permanent place of business.
- **GET IN WRITING** any offers to reduce your utility bills before you accept or sign a contract. Consider how long the offer or discount will be valid for. Ask about the length of the contract or commitment, and if it involves early termination fees.
- **SPOT UTILITY SCAMS.** Recognize scammers impersonating your utility company and threatening to shut off your service. One way to tell: anyone who tells you to pay with a gift card, cryptocurrency, or by wiring money through companies like Western Union or MoneyGram is a scammer.
- **NEED HELP WITH YOUR BILL?** Check to see if you can get help from the Low Income Home Assistance Energy Assistance Program (LIHEAP).

Learn more at [ftc.gov/SavingEnergy](http://ftc.gov/SavingEnergy).

Article from Federal Trade Commission: Consumer Advice