



POINTS of INTEREST

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President's Corner

I hope you have all enjoyed the beautiful summer, and are looking forward to the fall. Football season is upon us and it should be an interesting year on the field in both Green Bay and Madison.

As you may know, BLC's Board of Directors has recently provided me the incredible opportunity of assuming the role as bank President. I couldn't be more grateful, not only to them, but to the entire team here at BLC for their support through this transition.

This year has certainly been unique for the economy, and especially within the banking industry. We have seen record increases in interest rates and seemingly unwavering inflation. While economic uncertainty remains, BLC and the local economy remain strong. It's times like these that reinforce our appreciation of the relationships we have with our clients. You are what makes it possible for community banks to thrive and compete with larger financial institutions.

While we acknowledge that uncertainty exists, we are excited for the future. We are committed to growing the bank, expanding the products and services we offer, and increasing the number of clients that we positively impact.

If you have a financial need or interest in additional banking services, please contact us. Additionally, if you have had a great experience working with a member of the BLC team, and you have a friend or family member who could benefit in the same way, please help us to connect with them. We would be honored to meet them!

As always, thank you for your ongoing relationship with BLC!
Adam

Fall Home Maintenance Checklist

With the upcoming colder months, taking some proactive steps can ensure that your home remains cozy, efficient, and protected.

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|---|---|
| <input type="checkbox"/> Seal any air leaks | <input type="checkbox"/> Check smoke alarms and carbon monoxide detectors |
| <input type="checkbox"/> Check your roof for loose shingles | <input type="checkbox"/> Adjust your thermostat |
| <input type="checkbox"/> Clean gutters and downspouts | <input type="checkbox"/> Have your furnace inspected |
| <input type="checkbox"/> Prep your lawn and trees | <input type="checkbox"/> Inspect and clean your fireplace chimney |
| <input type="checkbox"/> Clean and store summer tools | <input type="checkbox"/> Drain your water heater |
| <input type="checkbox"/> Store outdoor furniture | <input type="checkbox"/> Flip your mattress |
| <input type="checkbox"/> Turn off exterior faucets | <input type="checkbox"/> Have some fall fun! |

Easy Fall Finance Checkup

The change of seasons is always a good time to take stock of where you are and what you're doing financially, and make any necessary adjustments you need to reach your financial goals. It might surprise you how even a few small changes can add up to big savings.

CLEAR THE CLUTTER: No one wants to spend the summer filing and shredding financial documents, so it's time to tackle what's built up over the past few months. Gather all financial paperwork, then sort through it and decide what to keep and what to toss.

Still receiving any paper statements? Make the switch to paperless delivery so you'll have even less paper to worry about the next time around. General guidelines for keeping and shredding are:

- **Keep:** Tax records, legal documents, warranties.
- **Shred:** Bills, bank statements, pay stubs and anything else you can easily access online.

KNOW WHERE YOUR MONEY IS GOING: Are you wasting money every month on things you don't need or no longer use? Your fall finance checkup should include a review your checking and credit card accounts for all automatic charges such as gym memberships, monthly subscriptions and magazine renewals; cancel anything you're not using.

Tip: Use the Categorize feature in Online Banking to make it easy!

ANTICIPATE SEASONAL SPENDING: The fall and winter holidays are just around the corner. Think of what you typically spend for Halloween, Thanksgiving, Christmas, etc. and start saving for them now. Setting aside a stash of cash for purchasing seasonal décor, food, and gifts will help keep you from reaching for your credit card when the time comes.

Tip: Christmas Club accounts are great for setting aside holiday spending money. Ask a banker for details.
Adapted from www.takechargeamerica.org

UPCOMING FEDERAL HOLIDAY HOURS

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

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|----------------------------|--------------------------------|
| OCT 9 Columbus Day | NOV 23 Thanksgiving Day |
| NOV 11 Veterans Day | DEC 25 Christmas Day |

BLC in the Community

COMMUNITY BENEFIT TREE

Our team got creative and helped to design a table which was donated to the new community room at CBT! We even won their Facebook table competition and brought back a trophy!



BIG CHEESE PARADE

The weather was warm but team and four-legged friends to braved the heat to walk in this year's parade!



STRIKES FOR CHARITY

Our #TeamBLC bowlers hit the lanes for the annual event put together by Romenesko Developments to raise money for Make-a-Wish.



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!



BLC Team Updates

Since joining BLC two years ago, Ethan Locy has wanted to take on additional responsibility and expand his retail knowledge. We're excited to announce that he has been promoted to Universal Banker. Ethan will continue to provide excellent customer service as a Teller/CSR as well as learn a variety of tasks associated with retail banking products and services. His motivation to learn and drive to succeed will be a significant asset to this position. Congratulations, Ethan!



Keep an Eye on Your Credit

When was the last time you looked at a copy of your credit report? If you can't remember, it's time to get copies! 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 or call (877) 322-8228.

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SHAZAM REWARDS WINNER

Congratulations to Jordan Meronek, our Shazam "Springtime" rewards winner! Every time a BLC customer used their debit card from April 1 - June 30, they were entered in a drawing to receive \$25.

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



Technology Tips & Takeaways

JUICE JACKING

Juice Jacking refers to the threat of malicious access gained to your phone or other USB devices when plugged into a public charging kiosk – such as at an airport.

USB connections were designed to work as data and power transfer mediums for moving data and recharging your device. However, there is no strict barrier between the data transfer capability and the electrical power recharging capability on devices with USB connections. Cyber attackers figured out they could abuse these USB connections to hide and deliver malicious data. This is called "juice jacking."

Several mobile device manufacturers have updated their devices to ask users if they want to connect their devices before any data transfers take place. Declining to connect prevents data transfer from occurring.

While these threats may not yet be broad-based, it is becoming easier for cyber attackers to do. However, there are a few easy steps you can take to protect your devices from this threat:

- Avoid using a public USB charging station. Instead, use an AC power outlet with the power block and USB connector that came with the device.
- If you plug your device into a public USB port and a prompt asks you to select "share data," choose decline or "charge only."
- Bring AC chargers, car chargers (cigarette lighter plug-in with a USB connection), and your USB cables obtained from a reliable source.
- Carry a portable charger or external battery.
- Avoid using free USB cables given away as a promotional item, found lying around public spaces, or sent to you unsolicited.

If you have been victimized by cyber fraud, file a report at the FBI's Internet Crime Complaint Center at www.ic3.gov or call your FBI local office.

[1] FCC - 'Juice Jacking': The Dangers of Public USB Charging Stations | Federal Communications Commission (fcc.gov)

[2] FBI - On the Internet: Be Cautious When Connected