



POINTS of INTEREST

President's Corner	BLC in the Community
Saving Money for Travel	Safe Money Travel Tip
ShredFest	Shazam Rewards Winner
Community Banking Month	Tech Tips & Takeaways: Keeping Your Private Information Private



President's Corner

Spring in Wisconsin! As I'm writing this in February, I hope the snow has all melted. It would be nice to be seriously considering a new pitching wedge.

We just wrapped up our annual shareholder meeting and reported another very strong year. Business remains strong in the Valley and it appears that investors still have money to

spend. Inflation is still hanging around, but beginning to decrease. The big question is "when has it dropped enough for the Fed to take its foot off of the gas?" I wish I had the answer to that one, but it's like the old joke - If you laid 1,000 economists end to end, they still couldn't reach a conclusion!

In the meantime, we are doing our best to take care of our customers. We have a couple events planned for the next few months and hope to see some of you there. Deposit rates are at levels we have not seen in years and savers are being rewarded. We are also ready to help with any projects you have planned for this summer and have plenty of money to lend. Please let us know how we can help.

Enjoy your spring breaks and thanks again for being our customers.
Steve

Ways to Save Money for Travel

Travel can be expensive, but by creating a budget you can take that dream trip you've always wanted without going into debt.

CREATING YOUR TRAVEL BUDGET. If you ask these questions, it will help you identify how much money you'll need to travel.

- ③ How long are you traveling For?
- ③ What will your daily travel budget be?
- ③ How much are you going to spend on lodging?
- ③ What is your allowance for meals?
- ③ What is your excursion budget?
- ③ Are you bringing back souvenirs?

SET UP AN AUTOMATIC TRAVEL FUND SAVINGS ACCOUNT. Now that you know how much money you need, consider setting up an automatic withdrawal to go into a travel savings fund account. You do it for your bills, investments, and housing, why not travel?

Mark Your Calendar: ShredFest

Saturday, May 6th from 9 – 11 am

BLC will be holding our 16th 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 9:00am - 5:00pm during the week of May 1-5. 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 6th.

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



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 two lucky winners.**

MONDAY, APRIL 3RD – COOKIES & COFFEE

Visit our lobby from 9am - 4pm to enjoy free cookies and coffee - fill out a prize slip while you're here as well!

MONDAY, APRIL 24TH – PRIZE DRAWING

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

THURSDAY, APRIL 27TH – TEACH CHILDREN TO SAVE

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

BLC in the Community

TOYS FOR TOTS

You helped overflow our Toys for Tots boxes and we were able to drop off almost 150 toys, books, stuffed animals and stocking stuffers for children in need in the Fox Cities. Thank you!

ADOPT-A-FAMILY

Our Q3 Fundraising Elves helped give a local Adopt-A-Family a Christmas they'll never forget! Their gratitude truly warmed our hearts knowing the holiday was a memorable one for them.

ST. JOHN'S FOOD PANTRY

Our Q4 Fundraising Team presented three loads of non-perishable donations as well as a check to St. John's Food Pantry! We love seeing how these donations make an impact. Great work Q4!



Follow us on social media for more photos and updates!



SAFE MONEY TRAVEL TIP

Keep your 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.

We also offer **Digital Wallet** so you can pay with your phone. Your card never has to leave your wallet and your card and accounts stay safe! www.blccb.com/wallet

Cont'd from Page 1

Ways to Save Money for Travel

TRACK SPENDING. When saving money for anything it is really important to know what you are spending your money on. Start by making a list of where you spend every single penny each month. Be diligent and don't let anything slide by.

Perhaps you stop every day at the gas station and grab a snack or a coffee that you could have taken from home or gotten at work. If you spend \$5-\$10 a day on little things, that's \$150-\$300 a month that could have gone to travel. It adds up quickly!

CUT BACK ON EXPENSES. Do you have a Netflix, Amazon Prime, and HBO Max account? Maybe you only need one. Are you still paying for TV cable? Get rid of it! Have a gym membership you never use? Invest in a few basics and start working out at home. All these little things that can add up to big savings.

PAY OFF YOUR CREDIT CARDS. The extra money you're paying on credit card interest could be going towards a vacation fund. If you can't afford something, don't buy it on a credit card hoping the money will magically appear. That doesn't mean you can't use credit cards. Credit cards can be a great way to track expenses to see where your money is going. Just avoid extra charges by paying them off each month. If you have a credit card that offers rewards this can be another source of funds you can put towards your vacation savings or even used purchase your trip.

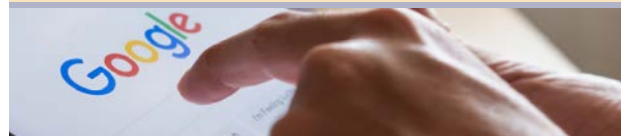
DIRECT DEPOSIT TAX FILING INFORMATION

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** and **account type** to deposit funds. Contact us if you need assistance!

SHAZAM REWARDS WINNER

Congratulations to Keith Bowers, our Shazam "Superhero" rewards winner! Every time a BLC customer used their debit card from October 1 - December 31, 2022, 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

KEEPING YOUR PRIVATE INFORMATION PRIVATE

92% of all Internet searches are hosted by Google. Recently, Google expanded the options to request the removal of sensitive, personally identifiable information (PII).

You're now able to request removal of the following types of PII data from Google search results:

- ⊗ Confidential government IDs, such as Social Security Numbers
- ⊗ Bank account numbers
- ⊗ Credit card numbers
- ⊗ Images of handwritten signatures
- ⊗ Images of ID docs
- ⊗ Highly personal, restricted, and official records, such as medical records
- ⊗ Physical addresses
- ⊗ Phone numbers
- ⊗ Email addresses
- ⊗ Confidential login credentials

Updating PII settings available in Google searches is a good step to increased privacy, but it does not remove it from the Internet. If you discover personal information online, you should also contact the host site directly and request removal.

The more you know about the privacy tools available, the more you can do to actively protect your information.

Learn more and request to remove select information from Google searches at support.google.com (search "Remove Personally Identifiable Info" for steps).

Article from BankOnItUSA®

BLC is proud to be YOUR community bank!

Enter our \$100 Chamber Bucks Gift Certificate drawing before 4/24/23 or send your entry via email to heatherc@blccb.com.

NAME: _____

ADDRESS: _____

EMAIL: _____

PHONE #: _____

