



POINTS of INTEREST

President's Corner	Senior Scholarship Awards
A Gift for All Reasons	Congratulations Graduates
How to Save on Summer Fun	Shazam Rewards Winner
BLC in the Community	Tech Tips & Takeaways: Rise of the Robotexts



President's Corner

I wanted to take a moment to share the news of the recent resignation of our former President and CEO, Steve Tramp, who we thank greatly for his years of service to BLC.

I am humbled to inform you that I have been appointed as the Interim President by the Board of Directors, effective May 25th, 2023. I have been part of the BLC team for just over 10 years, serving as the Chief Lending Officer since August 2017, and joining the Board of Directors in January 2022. As a native of Little Chute, I consider it a tremendous honor and privilege to lead BLC Community Bank through this transition. For those of you I don't know, I would love to meet you! Please feel free to call or stop in the bank anytime, and I look forward to talking with you.

Despite the challenges posed by the interest rate market, we have a positive outlook for the future. While we've seen mortgage rates rise rapidly, the good news is deposit rates have increased as well! If you're a saver, this is a great time to put your money to work for you. I encourage you to visit our website for our new Certificate of Deposit (CD) relationship rate special, which is among the best in the area.

I am very optimistic about the future of BLC Community Bank. The strength and resilience of our team has played a pivotal role in maintaining stability and propelling the bank forward during this transitional phase. With this team of talented and dedicated individuals, a solid financial foundation, and a clear vision for growth, we are well-prepared to navigate any challenges that lie ahead and achieve remarkable success. Most important... our highly valued clients, like you, are what make BLC the strong bank that it is.

Thank you again for your relationship with BLC! *Adam Lange*



A Gift for All Reasons

Are you looking for the perfect gift? We can help solve your gift-giving dilemma with a Visa® Gift Card from BLC. Grads and newlyweds (and anyone else on your gift list) will be able to make purchases from thousands of merchants worldwide, with a pre-funded Visa® Gift Card.

Gift cards are also an excellent item to pack when sending your child off to college or to a new job in another city. They always come in handy for gas, food, books and other expenses.

How to Save on Summer Fun

Colder days are behind us giving us renewed excitement for summer. The fun can add up if you're not watching your spending. Here are some tips to keep your budget on track without sacrificing the fun.

Free Summer Events. Wisconsin is full of festivals, craft fairs, movies in the park, and outdoor music concerts. Many offer free or affordable admission. You can attend several of these events for the price of an expensive theme park pass. Visit your local chamber for ideas!

Visit the Library. Your local library not only has books and movies you can borrow, they also host events like story time, arts and crafts, etc. Go online to find out what programs they have to offer. Save a trip to the library by checking out their digital selection!

Get Your Grill On. Give your AC a break and take the cooking outside. Set up some yard games to play with the family while you're watching the grill and create some memories while you're at it.

Explore the Great Outdoors. There is no shortage of beautiful parks within driving distance. Some parks may charge an entry fee per carload, so visit the DNR website before you go. If you plan to visit many parks a Summer Pass might be worth the cost.

Pack a Picnic. Skip the restaurant for a night and fill a picnic basket with your favorite foods. Pack some games to play or take it along to a free outdoor concert for an entertaining evening.

Save on Utilities. Program your thermostat to warmer temps while you are working during the day, and cooler in the evening. Closing the blinds and curtains can also keep the sun's heat out, and set your ceiling fans to run counterclockwise to push cool air down.

Suspend Subscriptions. If you're busy exploring this summer, then consider pausing your TV subscriptions or opt for free versions.

Host a Rummage Sale. Clean out the attic and invite a few friends to join you in hosting a multifamily sale! You'll free up some space in your home and the money you rake in could go toward building an emergency fund, paying off debt or towards a family vacation.

Need help with your budget? Download our free Budget Worksheet to track your spending and see where your money is going: www.blccb.com/budget-worksheet.

BLC in the Community

VICTIM CRISIS RESPONSE TEAM

Our Q1 fundraising team was thrilled to present a check for \$1,309 to this local organization. We're proud of the generosity of our team and their support of our bank's mission and commitment to making a positive impact in our community.



VETS & FRIENDS WISCONSIN

The dedicated volunteers of this great organization serve lunch on Wednesday and breakfast on Friday every week for service men and women and we were honored to help with lunch.



TEACH CHILDREN TO SAVE

We returned to local 1st grade classrooms to read "Curious George Saves His Pennies" and teach good saving habits.



SHREDFEST

It may have been rainy, but that didn't keep people away from our annual shred event! Thanks to all who came out and the generous donations for the food pantry!



Follow us on social media for more photos and updates!



Senior Scholarship Awards

BLC was proud to present two \$1,000 scholarships for these deserving Little Chute High School seniors, Hunter Thiel and Logan Maass.

Outstanding Math Student: Hunter plans to earn a Bachelor degree in Computer Science and Master's degree in Artificial Intelligence. He remarkably completed all his required Math courses by the end of his sophomore year and is currently enrolled in several college math courses. He participated in several sports including football, basketball, and track and has volunteered with the Little Chute Hoops and Gridiron clubs, 1000 Islands, Skills USA and DECA.



Outstanding Senior Student: Logan plans to major in Communication Sciences and Disorders at the University of Wisconsin Eau-Claire, then pursue a Master's degree in Speech Pathology. Her purpose, to help people live the best quality of life and achieve their fullest potential is exhibited in her volunteer work for the Miracle League, Camp Onaway, and Soar. Her extracurricular activities include volleyball, forensics, LCCPR, HOSA and Sources of Strength.



Congratulations Graduating Class of 2023



With Online and Mobile Banking, we're always there for you, no matter where you go! Our Carefree Checking account requires only a \$25 minimum deposit to open with no monthly service charge and no minimum balance requirement. Plus you can deposit checks with a couple quick pictures in our mobile app. Whether you're starting your career or going off to school, we're here for all your financial needs!

PROPERTY TAX COLLECTIONS

BLC Community Bank will be accepting property tax payments for Outagamie County. If you have a 2nd Installment due in July, we will be happy to process it for you.

SHAZAM REWARDS WINNER

Congratulations to Stephen Ingersoll, our Shazam "Superhero" rewards winner! Every time a BLC customer used their debit card from January 1 - March 31, 2023, 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

RISE OF THE ROBOTEXTS

Scammers are always trying to find a way into your life. Anti-spam technology started to limit the number of robocalls we get (cut down by almost half over the past year), so fraudsters started sneaking into our phones through another window - our text messages.

The Federal Communications Commission (FCC) recently reported that consumer complaints about unwanted texts have nearly tripled since 2019 and some independent reports estimate the number of monthly robotexts in the billions. Some of these are just spam, but many of them are scams - known as "smishing" - and they arrive in various forms, usually trying to alarm you about undelivered packages, unpaid (or paid!) debts or bills, problems with your bank account or credit cards, and even warnings about legal actions against you. Most smishing is designed to harvest personal information, while some might be more directly after your money.

To protect yourself, be on the lookout for texts that come from strange numbers. Be wary of misspellings that might make it past blockers or filters, and messages with incomplete information. And steer clear of any text with web links you didn't ask for or aren't expecting.

If you believe you've received a suspicious text, here are some FCC-recommended steps you can take:

- Independently verify any number and its connection with the company in question and call them back only using an official phone number
- **DO NOT RESPOND** - even if the message offers you the ability to opt-out by texting "STOP"
- Do not click on any links embedded in the text
- Do not provide any information via text
- Review your phone's built-in text-blocking settings
- Update any phone, tablet, or smartwatch with the latest operating system and security applications
- Install anti-malware software
- File a complaint with the FCC and forward any unwanted texts to SPAM (7726)
- Delete all suspicious texts

Scammers are always going to look for a way to sneak into your life, whether it's through the mail, via computer, or on your phones and tablets. All you can do is stay informed, remain vigilant, and know how and when to respond - or when not to.

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