



POINTS of INTEREST

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President's Corner

I hope everyone had a fantastic Thanksgiving, cherishing moments with loved ones and counting all the blessings in your lives. For those who participated in hunting season, I hope it was both enjoyable and safe, resulting in well-stocked freezers full with venison!

I want to extend my heartfelt gratitude for your unwavering support of our bank throughout this year. The banking industry has seen many challenges in 2023, and BLC hasn't been exempt from its unique set of hurdles. Nevertheless, I couldn't be prouder of our remarkable team at BLC. Their collective efforts have been instrumental in navigating through this year's uncertainties.

While the economic forecast for both the market and the banking sector might seem a bit hazy, I hold an optimistic outlook for BLC's future. Our team stands strong, backed by the best and most loyal clients any bank could hope for!

Fortunately, interest rates have steadied in recent months, and further increases during this cycle appear less likely. However, it remains an excellent time to prioritize savings. BLC continues to offer highly competitive money market and deposit rates within our local market. If you hold deposits outside of BLC, we'd greatly appreciate the chance to expand our banking relationship with you to provide additional returns.

Once more, I extend my sincere gratitude for your partnership with BLC. Your support means the world to us. Wishing you and your family a wonderful holiday season filled with blessings and joy.

Adam Lange

Products to Protect Your \$

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

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

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.

Smart Financial Moves for 2024

As we step into the new year, it's a good time to reassess your financial goals and implement strategies that can enhance your savings and build a more secure financial future.

CREATE A BUDGET: The cornerstone of any successful financial plan is a well-crafted budget. Identify your sources of income, categorize your expenses, and allocate funds accordingly.

Tip: Visit blccb.com/budget to download a worksheet

AUTOMATE SAVINGS: Automating your savings ensures you consistently put money aside in a dedicated account without the need for manual intervention. Whether it's a fixed amount or a percentage of your income, regular contributions add up over time, helping you reach your financial goals faster.

EMERGENCY FUND REINFORCEMENT: Aim to have at least three months' worth of living expenses saved in a liquid, easily accessible account like a Money Market. These excess funds help to protect you from unexpected expenses, job loss, or other emergencies without derailing your long-term financial plans.

DEBT REDUCTION: Prioritize paying off high-interest debts, such as credit cards or personal loans. Devise a debt repayment plan that aligns with your budget. Reducing debt not only improves your financial health but also frees up funds for saving and investing.

Tip: Visit blccb.com/calculators for helpful calculators

REVIEW MONTHLY BILLS: Regularly review your recurring monthly expenses such as utility bills, subscriptions, and insurance. Negotiate with service providers for better rates or consider switching to more cost-effective options. The money saved can be redirected towards savings or investments, accelerating your path to financial success.

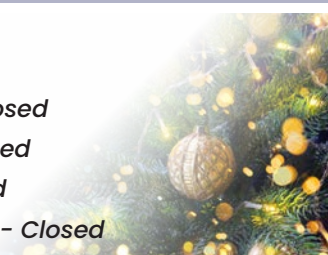
Holiday Hours

CHRISTMAS Dec 25 - Closed

NEW YEAR'S Jan 1 - Closed

MLK DAY Jan 15 - Closed

PRESIDENTS' DAY Feb 19 - Closed



BLC in the Community

ROCK CANCER

We returned to Rock Cancer presented by Spierings Cancer Foundation to help serve drinks in the beer stand for this rockin' cause.

WINE WALK

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

IRISHFEST

BLC was a proud Shamrock Sponsor, and Adam and Drew had an blast attending IrishFest Fox Cities; soaking in the vibrant Irish culture, music, and some pints.



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. From restaurants, entertainment and golf; to gasoline and automobile repair; grocery stores, retail stores or specialty shops... Chamber Bucks are gift certificates that work just like cash and can be used at nearly 150 area merchants.

Before purchasing from a large chain, consider giving a gift to a business in our community.



BLC Team Updates



WELCOME WENDY STEWARD! Wendy brings over 25 years of banking and financial services experience to BLC. Wendy loves helping people, whether it's her team or customers. Her biggest goals are making sure customers have a great experience, forming strong relationships, and using her long experience in banking to really help out at BLC in this new role.

WELCOME STEVE BARRY! Steve brings a wealth of knowledge and a proven 20+ year track record of experience in driving commercial success for his customers. His experience will be a significant asset to BLC and this position and we look forward to the expertise and leadership he will bring to our team!



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

Congrats to David Evers, our "Dare to Explore" Shazam rewards winner! Every time a BLC customer used their debit card from July 1 - September 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

LOVE IS IN THE AIR

We are seeing more and more people fall victim to someone they thought they could trust. Cyber attackers are opportunistic, and with several holidays right around the corner, you can expect to see an increase in threats related to socially engineered relationships. It doesn't necessarily need to be a dating site. It could be on one of many social networking sites or inside popular gaming apps like Words with Friends, Online Chess, or even a gaming console.

HOW DO YOU RECOGNIZE THE SCAM?

- ⚠ Most scammers will say they can't meet you in person. They will communicate that their job is outside of the country or state.
- ⚠ Scammers will ask many questions early in the conversation.
- ⚠ Scammers may ask for private photos to use as blackmail.
- ⚠ Scammers will ask for money once they gain your trust. They could ask for help to pay a medical bill or plane tickets for an in-person visit.
- ⚠ Scammers will tell you how to pay as they want to get their money quickly. Cash applications, wire transfers, gift cards, cryptocurrency, and more have been used.
- ⚠ Lately, we've seen customers deposit a check and immediately withdraw the funds. They're left on the hook when the check doesn't clear. If someone is insistent or impatient, it's most likely a scam!

WHAT TO DO IF YOU SUSPECT THE SCAM?

- ⚠ Never send money or gifts to someone you haven't met in person.
- ⚠ Stop communicating with the person immediately.
- ⚠ Talk to someone you trust. Are your friends and family concerned?
- ⚠ Search online for their job type and type the word 'scam' after the job type. Have others posted similar stories?
- ⚠ Do a reverse image search of the person's picture profile. Does it associate with another name?

Report scams at the FBI's Internet Crime Complaint Center at www.ic3.gov or call your FBI local office.