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President's Corner

As we are nearing the end of a rather mild winter, with the promise of spring just around the corner, hopefully you have been able to get outside and enjoy the weather. This season traditionally sparks a surge in mortgage activity, as many people begin searching for new homes or planning renovations for their current residences. Either way, we'd love to discuss home financing options with you. Our incredible mortgage team simplifies the process, offering competitive rates to suit your needs. Whether you're in the market for a new home or know someone who is, we would be honored if you recommended our services.

Also, it remains a great time to save, with deposit rates still at the highest level we've seen in over 15 years. Please come take advantage and lock in your CD rate today, or keep your funds liquid in a new Money Market account.

Lastly, Community Banking month is right around the corner in April. This is a great time for us to reemphasize our appreciation for all of you, our valued clients. You are a very large part of making BLC the strong bank it is today. Thank you again for your business and valued relationships.

Adam Lange

Spring Into Savings

TIPS FOR YOUR HOME, BUDGET, AND BANK

As the snow melts and the flowers begin to bloom, spring is not only a season for renewal but also offers a fresh chance to revisit our financial habits. These tips can help you weed out what's holding your savings goals back.

• **Conduct a Home Energy Audit:** A home energy audit can help you pinpoint where you might be losing heat or cooling, leading to significant savings on your utility bills. Visit www.energy.gov and perform a DIY Home Energy Assessment.

• **Seasonal Maintenance:** Regular maintenance can prevent costly repairs down the line. Clean gutters, inspect your roof for winter damage, and service your HVAC system to ensure it's running efficiently for the warmer months ahead.

• **Review and Adjust Your Budget:** Take a thorough look at your budget with fresh eyes. Spring is a great time to adjust your spending habits, redirecting any winter overspend back into savings or paying down debt.

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Mark Your Calendar: ShredFest

Saturday, May 4th from 9 – 11 am

BLC will be holding our 17th 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 April 29 – May 3. 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 4th.

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 1ST – 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!

THURSDAY, APRIL 25TH – 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.

MONDAY, APRIL 29TH – PRIZE DRAWING

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

Learn more about Chamber Bucks and contest rules at www.blccb.com/cbm

BLC in the Community

TOYS FOR TOTS

You again helped overflow our Toys for Tots boxes and we were able to drop off over 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 two local Adopt-A-Families 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!



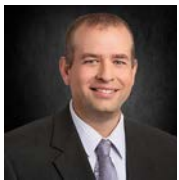
Follow us on social media for more photos and updates!



Spring Into Savings...Cont'd

- **Plan for Upcoming Expenses:** With summer around the corner, now is the time to start saving for vacations, home improvement projects, or back-to-school expenses. Setting aside a little each month can help you avoid relying on credit cards later.
- **Embrace Seasonal Activities:** Take advantage of the warmer weather by enjoying low-cost or free outdoor activities. Hiking, picnicking, and community events can provide entertainment without breaking the bank.
- **Set Up Automatic Savings:** If you haven't already, spring is a great time to automate your savings. Set up a direct transfer from your checking to your savings account each pay period to build your savings effortlessly.
- **Open a 'Fun Fund':** Diversify your savings by creating two accounts: one for essentials (like retirement) and another for enjoyment (such as travel or dining out), then automate monthly transfers to both.

BLC Team Updates



WELCOME JON! Jon joined us in December, bringing over 17 years of banking and financial accounting experience to BLC in his new position as Controller. His extensive expertise in financial management, coupled with his profound understanding of the banking sector, will be invaluable in ensuring the seamless financial operations of our bank.

WELCOME KIMBERLY! We welcomed Kimberly, our newest Teller/CSR, to the family at the end of January. She brings valuable experience from her previous role, where she oversaw customer transactions, managed schedules, conducted monthly audits, balanced daily cash drawers, and provided assistance to customers.



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!

Routing #075905868

SHAZAM REWARDS WINNER

Congrats to Bobby Wautier, our "Under the Sea" Shazam rewards winner! Every time a BLC customer used their debit card from Oct 1 - December 31, 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

FOUR SIGNS THAT IT'S A SCAM

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations.

They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer.

Some scammers say there's a problem with one of your accounts and that you need to verify some information.

Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card.

Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

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BLC is proud to be YOUR community bank!

Enter our \$100 Chamber Bucks Gift Certificate drawing before 4/29/24 or send your entry via email to heatherc@blccb.com.

NAME: _____

ADDRESS: _____

EMAIL: _____

PHONE #: _____

