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President's Corner

As the first snowflakes of the year have already fallen, I hope you are all looking forward to a holiday season filled with family, friends, and celebration. This time of year invites us to reflect on what truly matters—our relationships, our community, and the opportunities we have to give back to those in need.

At BLC, we remain committed to not only serving your financial needs but also strengthening the communities we proudly call home. With that in mind, I'm excited to share that BLC has welcomed Laura Meronk to our Board of Directors, marking the first addition of an outside director since 2014. Laura is an attorney and partner at Godfrey & Kahn and brings extensive legal expertise, along with a passion for community service. Her commitment to philanthropy aligns perfectly with our values, and her insights will help guide our efforts to create meaningful impact both within and beyond the bank.

On the economic front, you may have noticed that the Federal Reserve has begun lowering interest rates. Keep in mind that the Federal Reserve is lowering short term interest rates and longer-term rates have actually increased since the initial rate cut in September. Fed officials recently changed their position, stating that future rate cuts are likely, but at a more gradual pace over time. While there's uncertainty about what lies ahead, money market and CD rates at BLC remain very competitive. This presents a great opportunity for those looking to lock in strong returns before rates potentially drop further.

We are incredibly grateful for your trust and partnership with BLC. Your support fuels our mission to provide exceptional service and make a difference. On behalf of all of us at BLC, thank you, and may you and your family have a Merry Christmas and a season filled with peace and joy.

Adam Lange

Holiday Hours

- CHRISTMAS EVE** Dec 24 - Closed at Noon
- CHRISTMAS** Dec 25 - Closed
- NEW YEAR'S** Jan 1 - Closed
- MLK DAY** Jan 20 - Closed
- PRESIDENTS' DAY** Feb 17 - Closed



New Product Alert: CardCentral

EMPOWERING YOU WITH MORE CONTROL

We're excited to introduce CardCentral, an advanced card management tool integrated right into our mobile banking app. Designed to give you greater control and transparency over your spending, CardCentral is here to make managing your finances easier and more secure—whether you're shopping locally or managing recurring expenses.

CardCentral brings your card management needs into a single, convenient platform, accessible anytime from your iOS or Android device. With CardCentral, you'll be able to:

MANAGE YOUR CARD ON-THE-GO: Instantly turn your card on or off to prevent unauthorized transactions. Set specific controls based on location, spending limits, and merchant or transaction type for added security.

STAY ALERT: Enable real-time alerts for every transaction or for specific activities, so you're always in the loop about how and when your card is being used. It's peace of mind at your fingertips.

VIEW ENHANCED TRANSACTIONS: Quickly view detailed transaction data, including merchant details, to easily identify where each purchase was made. This clarity helps reduce confusion, so you're less likely to need assistance identifying transactions.

ACCESS SPENDING INSIGHTS: Our built-in analytics tools give you insights into your spending patterns. With a clear view of where, when, and how much you're spending, you can make smarter financial decisions.

By using CardCentral, you're empowered to control your finances, reduce fraud risk, and gain valuable insights into your spending. At BLC Community Bank, we're here to support your financial journey with tools that fit your life. Try CardCentral today in your BLC mobile app and take charge of your card security and spending. As the holiday season nears, it's easy to get caught up in the excitement and festivities. By taking a proactive approach to your holiday expenses, you can enjoy the celebrations without worrying about your finances.

Learn more about CardCentral at blccb.com/cardcentral.

BLC in the Community

ROCK CANCER

The rain didn't keep us away! 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 pour up some fun at another great local event as a stop in the Little Chute Wine Walk!

VETS & FRIENDS

BLC returned to St. James United Methodist Church to help serve breakfast to veterans through the efforts of Vets & Friends of Wisconsin.

SALVATION ARMY

On November 20th, BLC rang bells at the Little Chute Piggly Wiggly to help raise funds for Salvation Army. We will be matching up to \$1,000 of money raised!



Follow us on social media for more photos and updates!



BLC Team Updates



WELCOME MANIE XIONG! Manie joins us as our new Receptionist / Administrative Assistant, bringing a wealth of experience from her previous roles in administrative management and community engagement. We're excited for her friendly personality and strong organizational skills to shine in this role.

WELCOME KAARIN SWAN! Kaarin has joined the team as a Personal Banker, and brings extensive experience in customer service, creative direction, and community engagement from her previous roles. Her warm, client-focused approach will be a tremendous asset as she builds strong relationships and provides tailored solutions for our clients.



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

Holiday fun is easy when you send money with Zelle®

It's a fast, safe and easy way to send and receive money with friends, family and others you know and trust.¹

Learn more at blccb.com/zelle

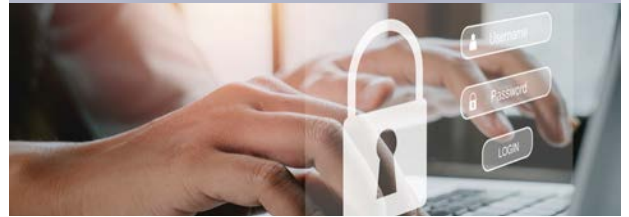


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Give Gifts That Support Local

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.



Technology Tips & Takeaways

LOGIN HERE LOGIN THERE, LOGIN EVERYWHERE

Whether you're at work, at home, or traveling, websites and applications constantly request your credentials. In today's digital world, your credentials are the key to accessing your bank software, email, insurance, streaming services, and much more. Malicious actors are eager to get that key, using various tactics to trick you and your customers into providing credentials to what appears to be a trusted site.

BLC Community Bank will never ask you to send us your credentials via email or phone.

Here are some tips to help you assess the legitimacy of a site before logging in:

BE SKEPTICAL OF UNSOLICITED LINKS: One of the most common ways hackers steal credentials is by sending unsolicited "protected emails" that encourage you to click on a link, which leads to a fake website designed to mimic the real one. Even if the email seems to come from someone you know, be cautious, as their account may have been compromised.

CHECK THE WEBSITE CAREFULLY: Always compare the website URL with the real website. If you receive a link via email or text, avoid clicking it directly. Instead, manually navigate to the trusted website. Malicious actors often use website URLs that closely resemble legitimate ones. Examples include: Paypall.com, A.mazon.com, or account.microsf.com. Even a single letter can make a big difference.

MULTI-FACTOR AUTHENTICATION AND PASSWORD SHARING: Where possible, always enable multi-factor authentication (MFA). In addition, avoid using the same or similar passwords for your accounts. This will significantly lessen the impact if one of your accounts was to be compromised.

The best defense against these types of attacks is your intuition. If something feels off, trust your instincts. Take an extra moment to think before entering your credentials.

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