



# BLC Community Bank

## Quarterly Interest

Winter 2009  
Volume 7 • Issue 3

### President's

Corner

I am glad to report we continue to have a solid year for BLC Community Bank. We have been, and will continue to be, very prudent in our lending decisions. This practice has been very successful for BLC, allowing us to grow at a very steady rate. With the unprecedented economic turmoil and the troubles many financial institutions are currently facing, we are pleased to state that we continue to be a safe, sound, independent community bank.

For over 100 years, BLC Community Bank has been meeting the financial needs of the people and businesses in the community. As we move into 2010, our goals remain unchanged – to provide quality products and services in a friendly and professional manner, to foster economic growth, and to enrich the lives of all the people who live and work in the community.

In addition to our diligent staff and Board of Directors, I would like to thank you, our customer, for your continued support and the confidence you have placed in BLC Community Bank.

I wish you all a safe and healthy new year.

### POINTS of INTEREST

#### President's Corner

#### Good News

#### Health Savings

#### Need Holiday Cash

#### Savings Bonds Still Earning Interest

#### Tax Filing Information

#### Donate Blood

#### IRA Reminder

## Good News for Depositors

Fueled by the outreach from the nation's community banks, legislation was passed to extend the \$250,000 FDIC deposit insurance coverage through the end of 2013. The original legislation which temporarily increased FDIC deposit insurance coverage legislation from \$100,000 to \$250,000 was due to expire December 21, 2009.

Informational pamphlets about FDIC Insurance are free and available at BLC. Additional information is available at [www.FDIC.gov](http://www.FDIC.gov).



## HEALTH SAVINGS ACCOUNTS

Looking for a depository for your Health Savings Account? BLC can help.

We offer interest bearing HSA checking accounts for eligible individuals. Our HSA accounts have no setup fees and include free checks and a MasterCard debit card.

Call Kara (ext. 115) or Melissa (ext. 116) for more information.

## Need Holiday Cash?

Shopping. Entertaining. All those extra expenses that creep up on us during the holidays. It's no wonder we all need some extra cash!

Open your 2010 Christmas Club account now and be ready for the next holiday season. Make deposits on your schedule - weekly, monthly, payday - and see how they add up.

Stop in today!



### HOURS

#### LOBBY:

**M-T-W-F**  
9:00 am - 5:00 pm

**THURSDAY**  
9:00 am - 5:30 pm

#### DRIVE UP:

**M-T-W-F**  
7:30 am - 5:00 pm

**THURSDAY**  
7:30 am - 5:30 pm

**SATURDAY**  
9:00 am - 12:00 pm



# Are Your Savings Bonds Still Earning Interest?

Did you know that Series E savings bonds bought before 1978 no longer earn interest? The Department of the Treasury's Bureau of the Public Debt (BPD) is trying to reach holders of 39 million (estimated worth \$16 billion) outstanding Series E savings bonds purchased between 1941 and 1978. The BPD is ramping up their efforts to find the outstanding bonds and has established a dedicated Web site to educate the public and streamline the redemption effort.

To find out if you have outstanding matured bonds issued since 1974, simply access [www.treasuryhunt.gov](http://www.treasuryhunt.gov) and enter your social security number. You can also determine if you have bonds issued before 1974 by following instructions on the site.

Visitors to the Web site will find other useful tools, including a calculator to help determine the value of old bonds and guidance on cashing in bonds at their local financial institution. Note that even if the original owner of the bond is deceased, the money can still be claimed by the legal heir.

A \$100 Series E bond purchased for \$75 in 1960 is worth more than \$700 today. In a time when many Americans are feeling financially squeezed, redeeming matured bonds may be a great option. Proceed can be used for any purpose including living expenses, new investments, or to pay down existing debt.

## TAX FILING INFORMATION

To request electronic payment of your taxes or electronic deposit of your tax refund into your BLC account you will need to provide BLC's routing/transit number to the IRS.

**That number is 075905868**

Provide the appropriate account number to found on your monthly statement, or see us for assistance.



## THIS VALENTINES DAY, GIVE THE GIFT OF LIFE DONATE BLOOD

Be a sweetheart and donate blood at BLC's Blood Drive.  
Each pint donation has the potential to save 3 lives.



**When: THURSDAY, FEBRUARY 11  
2:00 pm to 5:00 pm**

**Where: BLC COMMUNITY BANK**

**How: Make an appointment (920-788-4141 ext. 0)  
or just stop in.**

*The gift of life is a true gift from the heart.*

## IRA REMINDER

You may make your 2009 IRA contributions through April 15, 2010.

Contribution limits are \$5,000 per person, plus an additional \$1,000 "catch up" contribution for persons over 50.

Call (920) 788-4141 to make an appointment with a BLC IRA specialist or Trevor Pfrang in the Financial Services Center.

(Notice: Products from the Financial Services Center have no FDIC insurance or Bank guarantee.)