



# BLC Community Bank

## Quarterly Interest

Fall 2017

### POINTS of INTEREST

Shazam Bolt\$

Create Your Own PIN Number

Columbus Day

Lost & Found

Blood Drive

New BLC Employees

Welcome

FCCC Graduate

America Saves

Smishing

### Shazam BOLT\$: Your Answer to Debit Card Peace of Mind

BLC is offering a **free** debit card monitoring and fraud prevention tool for our customers! Shazam BOLT\$ is a mobile app that puts the control over your debit card transactions in your hands by sending out alerts to your smartphone, tablet or computer whenever a suspicious purchase is made.



**Sign up is easy!** Download the BOLT\$ app and you will be walked through the set up process including how to set up transaction alerts. Alerts are specific to each Cardholder. For example, you may want a text alert for any debit card transaction that exceeds \$100, or set up an email alert when a foreign transaction is trying to process using your debit card.

Cardholders can set up alerts that fit their lifestyle. It can be a powerful tool to help you prevent debit card fraud and to monitor your account. BOLT\$ will allow Cardholders to block their debit card activity the instant they suspect fraud, or if the card goes missing. Can't remember where your card is? Don't panic! Connect to BOLT\$ and pause the account without affecting previous transactions, with the quick tap of a button. Traveling and want to make sure your card isn't used until you return? Just place a temporary block on all transactions while you are out of town.

BLC recommends all Debit Cardholders sign up for BOLT\$. It is a simple security feature that will give you peace of mind, knowing you have control over your debit card transactions.

### Create Your Personal PIN Number

Having a difficult time remembering your 4 digit PIN number for your Shazam Debit Card or your H.S.A. Debit Card? **We can help.**

BLC is offering a new feature to our Debit and Health Savings Account (H.S.A.) cardholders called **Shazam's My Easy PIN**. This easy solution allows you to change your current PIN to your own personal PIN. In one convenient phone call, from a phone number on file with BLC, you can select your personal PIN.

In addition to calling from a phone number on record, for your security, you will be asked a few questions. Before calling My Easy PIN, have ready:

- Your activated Debit or H.S.A. card
- Your social security number
- The card's 4 digit expiration date
- The card's 3 digit security code found on the back of the card

Then call Shazam's My Easy PIN voice response number at 1-800-717-4923 and follow the prompts to enter the required information using your telephone's keypad. Once your personal PIN is selected and you are prompted to confirm, you will need to use your new PIN going forward.

Please remember to never write down or share your PIN with anyone, including phone solicitations, law enforcement, your Bank, or family members!

### BLC Observing October 9th Federal Holiday

The bank will be closed for business on **Columbus Day, Monday, October 9, 2017**, allowing the BLC team to complete a day-long regulatory training session. We appreciate your patience as our team stays up-to-date on important banking information!

### BLC HOSTED IT'S 28th BLOOD DRIVE!

BLC extends a heartfelt "thank you" to all donors and to the staff and volunteers of the Community Blood Center as we celebrated our 28th blood drive in July. Summer months are very demanding for blood donations. We were very pleased to help in efforts to save lives!

*Give Blood. Give Life. Give back to our community.*

### FOUND

A pair of prescription eye glasses were left at the teller counter by a customer. Please call us at 920-788-4141 or stop by with a description of the glasses to claim them.



### 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

Member  
**FDIC**



**Telephone:** 920.788.4141 • **Toll Free:** 1.866.905.2265 • **TeleBank:** 1.877.615.8731

**Web Site:** [www.blccb.com](http://www.blccb.com)



## New Positions for BLC Employees

### Congratulations to the following valued BLC team members upon their recent promotions!

**Adam Ginthum** is BLC's new **Teller Supervisor**. Adam has been serving BLC customers for over 10 years, and will continue to do so in his new role. Congratulate Adam next time you stop into the bank!

**Adam Lange** has been named **Vice President/Chief Lending Officer**. Adam will be overseeing the Commercial Lending group and will join the bank's senior management team.

**Luke VanLankvelt** has been named **Assistant Vice President/Credit Manager**. Luke joined BLC in 2015 with a strong background in business banking and portfolio management.

**Tracy Weyenberg** has accepted the **Deposit Operations Lead** position. Although you can't see Tracy in the front, she has been working hard for the past 23 years making sure everything is running smoothly in the background.

Wishing you all abundant success in your new roles!

## America Saves An organization that can help you save money



Have you heard of the nationwide organization called America Saves? It's a coalition of nonprofit, government, and corporate groups that helps individuals and families save money and achieve financial goals, such as paying down debt or saving for a home, your child's college education, or your retirement. Anyone can join. All you have to do is commit to a goal and save as little as \$10 a month.

Finding money to save isn't as hard as you may think, says America Saves. For example:

Tip	Monthly Saving
Save 50 cents a day in loose change	\$15
Cut soda/pop consumption by 1 liter a week	\$6
Bring lunch to work (saving estimated \$3/day)	\$60
Eat out two fewer times a month	\$30
Borrow, rather than buying, one book a month	\$15
Comparison shop for gas (save est. 25 cents/gallon)	\$4
Maintain checking account minimum to avoid fee	\$7
Pay credit card bill on time to avoid late fee	\$25
Pay off \$1,000 of credit card debt, reducing interest	\$15

To get more information about America Saves, go to their website at [www.americasaves.org](http://www.americasaves.org).

## Welcome Kathy Fandrey

Kathy Fandrey recently joined BLC Community Bank as Vice President Administration/Human Resources. She will be joining the Senior Management Team of the bank and will be responsible for the Human Resources functions. Fandrey has over 20 year's human resources experience, most recently with several large credit unions in the Fox Valley area. She holds a Bachelors degree in Business/Human Resources and Minor in Psychology from the University of Wisconsin-Oshkosh.



Kathy lives in the Town of Vandenbroek with her family. She has been volunteering for the Junior Achievement program for a number of years as well as Habitat for Humanity and Rebuilding Together. Other volunteer experience includes ThedaClark Regional Medical Center in the ER and Front Desk areas. In her free time, Kathy enjoys running, gardening, and playing the piano and flute.

## Fox Cities Chamber of Commerce Graduate

Josh Gitter, Commercial Loan Officer, recently completed an 8 month program entitled "Leadership Fox Cities." The Leadership Fox Cities Program is designed to teach participants to be imaginative, inspired, and informed leaders in the community while preparing them for a higher-level leadership role. Graduates of the program were acknowledged at a celebration hosted by the Appleton Fox Cities Chamber of Commerce.



*Congratulations Josh!*

## Smishing: Internet Scammers' Newest Trick

You've heard of "phishing" where scammers attempt to trick you into providing your personal and financial information via email or phone calls. Well, there's a new scam that is moving beyond your email inbox to your mobile device text messaging system – "smishing." These scams are so named because they are like a phishing email, except sent via SMS, the technology behind the typical text message.

Scammers are trying to access your personal bank account by making you believe your financial institution is sending you text messages in which you must urgently reply to with your confidential information. **Don't!** BLC will **NEVER** ask for sensitive information in this way!

Here's an example of what to watch for in a scammer's text message:

"Dear Customer, BLC Community Bank (or other financial institution) needs you to verify your PIN number immediately to confirm you're the proper account holder. Some accounts have been breached. We urgently ask you to protect yourself by confirming your info here."

The best course of action is to **delete** these messages and contact BLC if you are concerned. Even though you may be tempted to hit reply and tell them to leave you alone, you're only confirming your phone number is valid, which might invite even more scams.

Other ways to fight smishing include installing anti-malware software on your mobile device, monitoring your monthly cell phone bill for suspicious charges, resisting the temptation to enter contests that ask you to provide your mobile number, and making sure you use different passwords for everything from your bank's website to your social media apps and email accounts. **Be safe and stay alert!**