



POINTS of INTEREST

President's Corner	Tax Payments & Direct Deposit
Resolutions - Ways to Save	Holiday Shopping Budget
BLC in the Community	Technology Tips & Takeaways:
Make Gift Giving Easy	New Gadget? Proceed with
BLC Team Updates	Caution



PRESIDENT'S CORNER

As I pulled in the parking lot the morning I wrote this letter, our snow-plowing contractor was installing warning sticks next to the grass. This year has flown by at warp speed, and before we know it Christmas and the New Year will be upon us. But first, I would like to talk a little banking...



RESOLUTIONS - EVERYDAY WAYS TO SAVE

If padding your savings is one of your resolutions for the new year, here are a few suggestions to get you started:

GET COUNTING ✨ Tracking what you spend helps you know where your money is going. The little things add up, so take some time to figure out what your spending habits are and cut out some impulse purchases.

CREATE A SPENDING PLAN ✨ Start a budget and track your income (money coming in) and expenses (money going out).

REVIEW DEBT ✨ Take an honest look at what you owe. Debt is one of the biggest obstacles to saving money, so work at paying down your debts first. One way to do this is to pay off your debts from smallest to largest, also called the snowball method. Once you've paid off those debts, then you can make progress towards your savings goals.

USE SAVINGS TOOLS ✨ One of the easiest and most effective ways to save is to automate the process. Take yourself out of the equation and set up your Savings Accounts, IRA's, and Christmas Clubs to automatically be deducted from your paycheck or checking account.

CANCEL SUBSCRIPTIONS ✨ If you're paying every month for tv, music, gym memberships, or subscription boxes, evaluate what you are using and get rid of the ones you don't use regularly. If you miss one, you can always subscribe again but save yourself some money in the meantime.

CHARITABLE GIVING

The bank will have a phenomenal year due to the mortgage refinance boom and SBA Paycheck Protection Program. The success we've experienced has allowed us to support one of our strongest values and mission - Community. Many fundraising events were canceled in 2020, but that didn't eliminate the need local charities have for support. As a community bank we felt the right thing to do was to give back, and this year we supported:

- ✨ The Boys and Girls Club
- ✨ US Venture General Needs Fund
- ✨ The Spierings Cancer Foundation
- ✨ United Way of the Fox Cities
- ✨ Feeding America
- ✨ Fox Valley Humane Assoc.
- ✨ St. Joseph's Food Pantry
- ✨ Harbor House
- ✨ Jake's Diapers
- ✨ Community Benefit Tree
- ✨ St. Paul Elder Services
- ✨ Make-a-Wish Foundation
- ✨ YMCA
- ✨ Fox Valley Lutheran
- ✨ Xavier High School
- ✨ Little Chute High School
- ✨ Leaven and more...

We have also joined with the local Chambers of Commerce in helping support local small businesses, which have suffered because of the pandemic.

BANK OPERATIONS

Like so many local businesses, we have had to make modifications to our facility to deal with the pandemic. We have closed our lobby again, because the majority of our employees continue to come to work every day and we wish to protect them, as well as our customers from any potential infection. Once things settle down, we certainly plan to re-open the lobby for regular hours. In the meantime, please have patience if you experience a delay in our drive-thru areas. We are doing our best to maintain excellent service.

I realize that panic continues to be preached in the various forms of national media, but I will continue to repeat, please try to live your lives by faith, not fear.

If I don't get the chance to tell you personally, have a very Merry Christmas and a blessed New Year!

Steve



Holiday Hours

CHRISTMAS EVE
Dec 24 - Closed at Noon

CHRISTMAS DAY
Dec 25 - Closed

NEW YEAR'S EVE
Dec 31 - Regular Hours

NEW YEAR'S DAY
Jan 1 - Closed

BLC IN THE COMMUNITY

At BLC, we continue to be actively involved in our community. More support is needed for these organizations than ever before. Here are the highlights of what we've been up to:

LEAVEN

We donated \$21,000 to support housing needs in our community. Our team has helped more families than ever purchase or refinance their homes, and Leaven helps those struggling to stay in them.

HOPE CANCER CONNECTION

The guys on our team put their razors away to raise money for No Shave November. Thanks to your social media support we were able to donate \$1,000 for cancer resources and services for the Fox Valley.

ST. PAUL ELDER SERVICES

We partnered with St. Paul Elder Services for Octoberfest Reimagined! BLC matched donations and thanks to the generosity of the community we donated \$10,000!

Don't forget to drop off food donations for St. John's Food Pantry through December 31st!



Follow us on social media for more photos and updates!



HOLIDAY SHOPPING BUDGET TIGHT?

This is a great time to open a Christmas Club account for 2021 holiday shopping. You will be surprised how easy it is to save when you make automatic weekly or monthly deposits and enjoy the benefits of a little extra cash during the holiday season.

Get a head start on your holiday savings ☼ (920) 788-4141

No minimum deposit to open. Interest is compounded and paid annually. Fees could reduce earnings on these accounts. Rates are subject to change after the account is opened.



TECHNOLOGY TIPS & TAKEAWAYS

NEW GADGET? PROCEED WITH CAUTION

No matter what you may or may not be celebrating this holiday gift giving season, chances are high that you'll enter 2021 with a new gadget or smart toy.

While technology gifts and gadgets are useful tools (or just plain fun!), they may take a little more setup to ensure they're as safe as possible to use. Any time an electronic can connect to the Internet, it becomes vulnerable to outside threats.

Today, it's common for gadgets and technology gifts to have the ability to connect to the Internet along with having cameras, and audio and recording capabilities.

Following are a few tips on how to set up your new technology devices to keep you more secure:

TURN OFF YOUR LOCATION - Location tracking might be turned on automatically. Disable this capability anytime you're not actively using this feature.

COVER THE CAMERA - Everything from phones to televisions to children's stuffed toys have cameras in them now. When not in use, keep the camera covered, or better yet, buy a version without a camera if you don't need it!

INCREASE ONLINE ACCOUNT SECURITY - Enable Multi-Factor Authentication (MFA) on any account that allows it. MFA requires more than one form of credentials be provided before users can login to systems or applications. This might be in the form of answering a security question, texting a one-time code to a mobile phone, or biometric data (like voice or fingerprint).

Like with any toy or product, technology can be a helpful tool when used properly. Be sure to check the settings on current electronics, too, while setting up your new ones.

Article from BankOnITUSA®



Don't forget to setup BLC SecureAlerts in Online and Mobile Banking so you know what's happening with your money in real-time. Learn more at blccb.com/alerts.

BLC CAN HELP MAKE GIFT GIVING EASY!



Signature protected, Visa Gift Cards are accepted at millions of Visa merchants worldwide and can be used for online and mail order purchases.

You can also purchase Heart of the Valley Chamber Bucks at BLC. Chamber Bucks are gift certificates that work just like cash and can be used **at over 120 area merchants**. They are like any other gift certificate only you have over 120 choices on where to spend it!

There is no better time to shop and support local. Before purchasing from a large chain, consider giving a gift to a business in our community.

BLC TEAM UPDATES



In October, we welcomed **NOU LEE** to the team! As BLC's Assistant Branch Manager she will be able to help you with opening, closing and renewing CD's, checking and savings accounts, IRA's, HSA's, and Trust accounts. Nou looks forward to helping you with any account questions you may have. Join us in welcoming her to #TeamBLC!

PROPERTY TAX COLLECTIONS VILLAGE OF 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 2020 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