



POINTS of INTEREST

President's Corner	BLC Team Updates
New Notifi Account Alerts	Spot Identity Theft Early
Holiday Bank Hours	Technology Tips & Takeaways:
BLC in the Community	October = Cybersecurity
Quarterly Shazam Winner	Awareness



PRESIDENT'S CORNER

It's September, and I truly can't remember a stranger year. I can recall the S&L crisis, energy crisis, dot-com burst, the real estate recession, Y2K, 9-11, etc... but never a year where things just kept coming one after another. I've been compiling a list of terms I really never need to hear again ("new normal", "surge", "hot spots", "social distancing"), and wishing my family had picked up a lake cottage somewhere along the way. However, when you choose to focus on the positive, a lot of good things have been happening this year. At BLC, we have been blessed by success in a number of areas:

SBA PAYROLL PROTECTION LOANS (PPP). Because of the knowledge of our employees and commitment to local businesses, we went "all-in" on PPP. We assisted 280 businesses, funding over \$35 million in loans and helping to preserve close to 4,000 jobs. For our size, we were one of the largest producers of PPP loans in the State. In addition to assisting all of these businesses, the bank earned a record amount of loan fees without taking any unnecessary risk, due to these loans being 100% guaranteed by the U.S. Small Business Administration.

BUSINESS LENDING. We have been fortunate that our economy remained resilient in NE Wisconsin. Sectors such as retail, hospitality and lodging, saw a slowdown; but we've been diligent in underwriting our loans and still do not expect any losses this year. Additionally, we are ahead of budget for new loans and have added more than a dozen new business customers.

RESIDENTIAL MORTGAGES. Through the end of July, the bank had closed 295 residential mortgages, for a record dollar amount. Needless to say, our lending staff has been very busy and rates do not show any indication of rising. The staff we added to this area really paid off in 2020. Travel may have halted, but people are building, remodeling and refinancing.

DEPOSIT ACCOUNTS. With the addition of InterestPlus checking, BLC opened record numbers of new accounts. We have also experienced more activity in our online banking and mobile banking products. These have been particularly critical, due to intermittent lobby closures.

EXPANSION. With the growth we have experienced, more room was needed. We remodeled the 2nd floor of the old Law Office building, which we repurchased in 2017; providing sufficient space for the next phase of growth.

I really need to thank the dedicated employees of BLC, who have been showing up every day, working overtime, helping out with whatever they are asked and continuing to improve productivity. These positive occurrences would not have happened without them.

As I will continue to repeat, please try to live your lives by faith, not fear.

As always, we thank you for being part of the BLC Community. **Steve**



NEW NOTIFI ACCOUNT ALERTS: STAY SECURE

BLC's Online Banking Alerts will be upgrading to a more powerful system called Notifi SecureAlerts. The new alerts will deliver notifications of account activity to any device or system in real-time. You'll not only be able to choose from dozens of alerts, but also how and when the information is delivered.

We strongly encourage all customers to set up Notifi SecureAlerts to monitor your account activity. You'll know exactly what's happening with your money, and can watch for suspicious activity keeping you protected from fraud.

Best of all... Notifi SecureAlerts are FREE*. To take advantage of this complimentary service:

- 1** Log on to Online Banking. Select Alerts.
- 2** Click each Category in Alert Options to view list of available alerts.
- 3** Select the Alerts you want to receive for each account.

Then check how you would like to receive them, and save.

To set up alerts you must be enrolled in Online Banking. You can also choose to receive push notification alerts, which are set up from BLC's Mobile Banking app.

You'll now have more control over all aspects of your banking account activity! More information on Notifi SecureAlerts can be found at www.blccb.com/alerts.

BLC OBSERVING OCTOBER 12TH FEDERAL HOLIDAY

The bank will be closed for business on **Columbus Day, Monday, October 12th**, 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!

We will also be closed **November 26 (Thanksgiving)**

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:

COMMUNITY BLOOD DRIVE

Thank you to all donors and volunteers that contributed to our 33rd blood drive! Supplies were low due to Covid so every donation was more critical than ever!

CHILDREN'S HOSPITAL

Our 2nd quarter fundraising team raised money and collected new toys and books to bring joy to our local Children's Hospital.

ROCK CANCER

BLC helped host the Cancer Drive, where thanks to generosity of our community the Spierings Cancer Foundation collected \$20,550, along with \$2,474 during the week for a total raised of \$23,024!!

YMCA

This year our team participated in the annual YMCA golf outing to sponsor the Snack Shack. The proceeds from this event focused on Before and After School Programs to ensure that, regardless of income, children and families have opportunities to be active and stay healthy.

Watch for updates on our upcoming partnership with St. Paul Elder Services for Octoberfest Reimagined!



Follow us on social media for more photos and updates!



Congratulations to Alicia Armstrong, BLC's winner in the "Shop Local" Debit Card Rewards campaign. Every time a BLC customer used their debit card from April 1 - June 30, 2020, they were entered into the drawing to receive a \$25 gift card.

Visit www.blccb.com/shazam to learn more about the current campaign, prizes and rules.

BLC TEAM UPDATES



BLC's home mortgage rates have been so great, we needed to hire two processors to support our lending staff! **JESSICA LOCY** joined our team in June and brings over 15 years of knowledge and experience to our lending and processing teams to assist with our growing loan needs!



In July, we welcomed **JENNIFER MILLER** who has a strong background in retail banking, and most recently held the position of Loan Operations Specialist where she worked with both Commercial and Mortgage Lenders to prepare and process loan documentation.



ANDREW GAST came aboard in August and will be working with Adam and Jeff to support and continue to build strong relationships with our business clients. He brings exceptional knowledge of financial accounting and finance principles to our commercial lending team!

Join us in welcoming these new faces to #TeamBLC!



SPOT IDENTITY THEFT EARLY

By law, you are entitled to receive your credit report for free once per year from each of the three major credit reporting agencies: TransUnion, Experian and Equifax. Take advantage of these free reports to check for errors and prevent and spot identity theft. Watch for incorrect late payments or new accounts that you never opened. You can choose to order one report now and others later, so you can keep track of any changes throughout the year.

Visit www.annualcreditreport.com or call (877) 322-8228 to order your reports.



TECHNOLOGY TIPS & TAKEAWAYS

OCTOBER = CYBERSECURITY AWARENESS

As Cybersecurity Awareness Month approaches this October, are you better prepared to avoid end-of-year scams? The fast approaching Black Friday, Thanksgiving, Christmas, and other holiday and shopping-related occasions always bring an increase in cyber-criminal activity along with them. To help keep your cyber savviness sharp, following are a few tips to prepare you for the upcoming Cybersecurity Awareness Month:

SAVE ON SALES. Save your money and yourself from a headache by using caution before clicking on links for "too good to be true" advertisements or emails. Even if they appear to be authentic, these links can be malicious.

BE WI-FI WARY. Working out of the office? Never send sensitive information, business related or personal, over public Wi-Fi unless you can verify it's a secure source. This is an easy way for data to be intercepted.

CALL DIRECT. Don't be afraid to pick up the phone to call a business or person to verify the authenticity of an email, attachment, web page, or anything else online that raises suspicion.

STAY SURVEY SUSPICIOUS. Avoid filling out forms with personal information. Whether it's a fun quiz for the perfect Halloween costume, or a form to access desired information, this is an easy way for cyber criminals to collect your data.

BUILD BETTER HABITS. A significant part of remaining cyber aware and avoiding becoming a victim is by actively practicing smart cyber skills. Make an intentional effort during the next month to always think before you click, speak up when something is suspicious, and encourage others to do the same.

It's said to take 21 days to create or break a habit. Consider how you're contributing to your organization's cyber protection and how you can continue Cyber Awareness Month all year long. An organization is only as strong as the people in it - that's you!

Article from BankOnTUSA®