



POINTS of INTEREST

President's Corner	BLC Team Updates
Reopening Our Doors From Covid-19	Quarterly Shazam Winner
BLC in the Community	Technology Tips & Takeaways:
Congratulations Graduates	Scammers Don't Take a Summer Vacation



PRESIDENT'S CORNER

As I'm writing this, we are definitely in uncharted waters. Since the Spanish flu, there really hasn't been a situation like the COVID-19 outbreak. I pray that all of you are still enjoying good health and have managed to find worthwhile pursuits to fill your days. I can assure you at the bank we have been extremely busy.

MORTGAGE REFINANCE BOOM: As of June 1st, the bank has closed 160 residential mortgages, with another 130 in the pipeline to close by the end of the 2nd quarter. To put this in perspective, the previous full year record for the bank was 168. Needless to say, our lending staff has been very busy and rates do not show any indication of rising.

SBA PAYCHECK PROTECTION LOANS: This loan product, created by the SBA and the Treasury Department, came at us fast and furious and without much detail. Nevertheless, the staff here at the bank fought through the difficulties and processed loans for 271 businesses, funding \$35,363,700 million in loans and helping to preserve 3,792 jobs. There were some late nights spent at the bank accomplishing this, but this program represented what community banking is all about.

DEPOSIT ACCOUNT ACTIVITY: Although we have had our lobby closed for six weeks, our drive thru area has never been busier. At the same time we have opened record numbers of new accounts, related to the mortgage and SBA loan activity.

While all of this has been going on, many of our employees have been working full-time or part-time at home. This was quite an endeavor, just in terms of organizing the required equipment to support them. However, these individuals have remained productive and helped us achieve all of our commitments to our customers. Just as important, they were able to take care of their families and themselves.

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 operate at a level of excellence. We really are blessed to have this group of people working here.

Hopefully, the next time I get an opportunity to write you, we will all have more of a sense of normalcy, as things change to the "new normal". As you go about your day, remember that this will all pass and try to live your lives by faith, not fear.

"Fear is a reaction. Courage is a decision."
Winston Churchill

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



REOPENING OUR DOORS FROM COVID-19

With the Safer at Home restrictions now lifted, we opened all lobby doors on Monday, June 1, 2020. To continue to minimize the risk of exposure and protect our employees, customers and community, we will have new precautions in place.

Please remember, if you're not feeling well, we kindly ask that you do not enter our lobby and continue to use our drives or night depository.

SOME OF THE SAFETY PRECAUTIONS YOU WILL NOTICE:

- In our lobby you'll now notice protective shields at our reception desk and teller areas, which will remain in place until we believe it's safe to remove them.
- Hand sanitizer is readily available throughout the lobby for both employee and customer use.
- Additional sanitation procedures have been implemented to keep surfaces clean after each customer visit.
- Customers and employees are not required to wear face masks, but may if they choose. Customers that enter wearing a mask will be briefly asked to lower it for security purposes. If you do not feel comfortable doing this, we ask that you continue to use our drive thru for business.
- Stickers will be on the floor near our tellers to help practice safe social distancing.

We encourage you to continue calling to schedule appointments to reduce waiting times in the lobby. To meet with a personal banker for deposit needs or your local lender for loan service please call us at (920) 788-4141.

As always, our drive thru, ATM, night deposit box, Telebank, and 24/7 online and mobile banking services will be available for all of your banking needs.

We thank you for your continued support and patience as we reopen during this time. If you have any questions please don't hesitate to ask!

BLC IN THE COMMUNITY

Community involvement has been more important than ever. BLC has stepped up to support with team restaurant orders, donations, and even planting trees in a local park.

COMMUNITY BANKING MONTH

This year we weren't able to welcome you into our lobby for cookies, but we were still able to support our community! Instead of going to the schools, Maya read "It's a Habit, Sammy Rabbit" online. We collected our contest entries in our drives and via email, and awarded two \$100 Visa Gift cards as well as eight \$25 gift cards to support local restaurants. We also donated thousands of dollars to local nonprofits.

DONATIONS FOR OUR COMMUNITY

Juvenile Diabetes Research Foundation - \$1,000
Fox Valley Humane Association - \$1,500
Jake's Diapers - \$2,000
Community Benefit Tree - \$5,000
St. Joseph Food Program - \$5,000
Feeding America NE Wisconsin - \$5,000
Harbor House Domestic Abuse - \$5,000



Follow us on social media for more photos and updates!



Congratulations!

GRADUATING CLASS OF 2020

Whether you are starting your career or going off to school, BLC is eager to help with all your financial needs. Our Carefree Checking account requires only a \$25 minimum deposit to open with no monthly service charge and no minimum balance requirement. With BLC's easy-to-use mobile app you can bank from anywhere at anytime, and even deposit checks with a couple quick pictures.

If you have questions about opening an account or setting up online or mobile banking visit www.blccb.com or email hollyd@blccb.com.

BLC TEAM UPDATES



SARAH COOPER joined our team in March as AVP Mortgage Lender. She brings over 19 years of lending experience to her new role at BLC and we're thrilled to have her on board. If you're looking to purchase or refinance a home you can contact Sarah at (920) 687-7023 or email sarahc@blccb.com. Welcome Sarah!



KAILI SCHUH was welcomed to our Teller team in January. She brought not only experience to the team, but also a smiling and energetic personality. She continued to take on additional responsibilities and in May earned her new position as Universal Banker. Congratulations Kaili!

PROPERTY TAX COLLECTIONS

BLC Community Bank will be accepting property tax payments for Outagamie County. If you have a 2nd Installment due in July, we will be happy to process it for you.



Congratulations to Barbara V., BLC's winner in the "Pick Your Tickets" Debit Card Rewards campaign. Every time a BLC customer used their debit card from January 1 - March 31, 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.



TECHNOLOGY TIPS & TAKEAWAYS

SCAMMERS DON'T TAKE A SUMMER VACATION

Travel may be at a near standstill due to COVID-19, but the Federal Trade Commission (FTC) has already received over 5,000 travel-related fraud complaints, and with summer here these numbers will only climb.

If you're considering a summer vacation or even canceling the travel plans you had in place, be careful to watch for some of these online vacation scams...

AIRLINES: With many airlines offering refunds or credits, be sure that the number you are calling for customer support is taken directly from your original reservation or from the verified airline website. A simple Google search may turn up a fraudulent number for a scammer looking to take your information and cash in your refund for themselves.

TRAVEL INSURANCE: With the uncertainty of travel, you may be inclined to add an insurance policy that will refund any expenses if your plans are canceled or changed. Most standard plans don't cover viral outbreaks or pandemics so "Cancel for Any Reason" policies have attracted scammers who may try to offer it for a very low or no cost, leaving you with no protection should your plans change. Protect yourself by reaching out directly to a licensed company and make sure you read any fine print in the policy before buying.

VACATION RENTALS: Personal finances might be a little tighter this year so you may be tempted by a discount reservation on a listing you found online. You're asked to wire money, and after it's been sent the owner and the listing vanish. Reduce your risk by booking with a reputable website that lays out its cancellation policies and insurance guarantees. Payments should be made through a secure payment website (the URL should start with <https://> - S stands for Secure) with a credit card. This will give you the added security of not only the booking platform, but also your credit card in case something goes wrong.

It's best to be proactive to protect yourself against scams and fraud, however, if you think you may have been affected it's important to contact your bank if you gave out any account information. You can also report the fraud to the Federal Trade Commission.