



**POINTS of INTEREST**

President's Corner	Pay your Property Taxes at BLC
Safe Money Travel Tips	2019 Tax Information
Holiday Hours	Technology Tips & Takeaways:
BLC in the Community	New Year, More Scams:
Trick-Or-Treat Event Success	Fraudulent Phone Calls



**PRESIDENT'S CORNER**

While to some, it seems like banking is in the mature stage of its lifecycle, our industry is one that is really in the middle of many changes. Technology has impacted a number of businesses and it continues to have a larger impact on the "stodgy old business" of banking. You hear terms thrown

around like AI, Block-Chain, Bit-Coin, P2P transactions and others. ATM's have been joined by automated tellers inside the bank and in drive-thru's. Some banks don't even have branches and do everything over the internet. Obviously, this is not a fad that is going away anytime soon.

Granted there is a younger, growing segment of the population that has never experienced a world without the internet or smartphones and expect a different method of accessing their bank. These people need banking services as well, as they will represent the majority of the workforce within 15 years. So how do Community banks decide which technology is crucial to good customer service and which technology is "nice but not necessary"?

As a Community Bank, we debate this issue constantly. Over the last few years, we have upgraded our online banking and mobile banking platforms. We have added Bill-Pay to our online applications, because people write fewer checks. We have added Deposit Now to our mobile application, because people want to be able to deposit a check from anywhere. We have upgraded our website and plan to upgrade it further. However, we also realize, that at our size, there are technologies we simply cannot afford, as these are not used by the majority of our customers. So it becomes a balancing act.

As I write this in late 2019, our preference is still to invest in people over tech. As a Community Bank, our niche is providing excellent customer service and responding promptly to your needs. Good employees and a commitment to service are the best ways to ensure we continue to fill this niche. Regardless of the new technology that works its way into our business, these two items will always be necessary.

On behalf of the directors and employees of the BLC, I want to wish you a very Merry Christmas.

Steve

**KEEP YOUR MONEY SAFE WHEN TRAVELING**

With holiday travel and spring vacations just around the corner, BLC wants to provide you with some safety tips to help you keep your money safe. It's a good idea to carry VISA TravelMoney® Cards or credit cards, and leave your debit and ATM cards at home. These cards are great traveling companions, but some preparation is needed before you take off:

- Clean out your wallet and only carry a reasonable amount of cash and necessary credit cards. Know the daily dollar limitations on your cards.
- If you are planning to use a credit card, let your provider know when and where you will be traveling to help prevent blocked suspicious transactions, including unexpected out-of-town purchases.
- Carry a back-up card and keep it in a separate place. You will have even better back-up coverage if each person in your group takes a different card.
- Make 2 copies of all the cards you'll be carrying. Copy both sides and make sure that the customer service phone number is legible. Take one copy with you (in a secure place) and leave the other copy with someone you trust back home. If a card is lost or stolen, report this immediately!
- If you're traveling overseas, plan ahead. Reliability of ATMs in other countries may be different than in the U.S.
- Before using an ATM, inspect it thoroughly. Fraudsters frequently install scanners and cameras on ATMs to capture card data and PINs. Ensure the card reader does not show any signs of tampering. Pull on it slightly to ensure that it's a genuine part of the ATM and not a layover. Put your money and card away immediately, count your money later. Do not accept help from a stranger and do not let them touch your card. Extra tip: If you can't find an ATM and need cash, ask for cash back when you use your debit card for purchases at retail locations.

BLC offers VISA TravelMoney® Cards<sup>1</sup> (with no issue fee) for the safety and convenience of our customers. You decide how much to load on the card and choose your own PIN. The cards can be used at any merchant or ATM displaying the Visa logo. If the card is lost or stolen, you are not responsible for unauthorized charges. Visit us to purchase VISA TravelMoney® Cards or for more information.

<sup>1</sup> Third Party Rates may apply.

**CHRISTMAS EVE**  
Dec 24 - Closed at Noon

**NEW YEAR'S EVE**  
Dec 31 - Regular Hours

**CHRISTMAS DAY**  
Dec 25 - Closed

**NEW YEAR'S DAY**  
Jan 1 - Closed



## BLC IN THE COMMUNITY

At BLC Community Bank we love to get involved! Here are the highlights of what we've been up to:

### TOYS FOR TOTS

In 2018, the U.S. Marine Corps was able to give 16,906 toys, stocking stuffers and books to 3,346 Fox Cities children in need. The box in our lobby this year is filling up fast and it's thanks to you!

### ST. JOHN FOOD PANTY

In November, our team started collecting donations for the local food pantry. They have 50 families that receive food items each month. We've already filled the cart twice with Thanksgiving baking items, helper meals, and other food staples that were needed!

### BREAST CANCER AWARENESS

In October we wore pink to support those we know who have been diagnosed or treated for Breast Cancer.

Follow us on social media for more photos and updates!



## INFORMATION UPDATE: ARE WE CURRENT?

Soon we will be mailing your year end information. Please make sure BLC has your correct address to avoid mailing delays.

In addition to having the correct address, it is also important that we have daytime, evening and cell phone numbers, as well as an email address. While BLC will never call or email customers to ask for personal information such as social security or account numbers, we may need to deal with time-critical issues, for example suspicious activity posting to your account.

Next time you come in you may be asked to make sure your information is up-to-date. Thank you for helping us stay current!



## TECHNOLOGY TIPS & TAKEAWAYS

### NEW YEAR, MORE SCAMS: FRAUDULENT PHONE CALLS

The IRS phone scam, lottery winnings, delinquent bills and more are all tactics that have been used as ruses by fraudsters to get personal information from you over the phone. Now, fraudsters are pretending to be calling from the Social Security Administration (SSA) in attempt to gain their victims' social security number (SSN) or money. These most recent calls contain a message from a person telling you that your SSN has been suspended due to suspicious activity or because your SSN has been part of a crime.

The scammers are also spoofing the phone numbers from where the caller is supposedly calling from (IRS, Social Security, your state's tax commission, etc.), making the caller ID appear to be from the entity these fraudsters are attempting to imitate.

Four of the nation's major wireless carriers have added defenses to try to reduce the amount of scam calls, such as fraudulent calls about a compromised social security number. Some of these added methods are free, while others are a small subscription fee each month. Visit your wireless phone carrier's website or call them for more information on your options.

Be aware that scam calls are happening more frequently, and if a caller is asking for personal information it's best to hang up and call the entity back. Use a number for the entity you get from other sources and not the number the caller gives you. Once you have determined a call is likely fraudulent, the best defense is to not engage the caller in conversation and hang up.



Congratulations to Ann Vanden Heuvel, BLC's winner in the "Your Adventure Starts Here" Debit Card Rewards campaign. Every time a BLC customer used their debit card from July 1 - September 30, 2019, they were entered into the drawing to receive a \$25 gift card.

Visit [www.blccb.com/shazam](http://www.blccb.com/shazam) to learn more about the current campaign, prizes and rules.

## OUR TRICK-OR-TREAT EVENT WAS A SUCCESS!



This year we hosted our first annual Trick-or-Treat event. Parents brought in their kids to play games and trick-or-treat for candy throughout the bank. Pumpkin putt putt and bowling were by far the favorite activities. We also had several submissions for our kids coloring contest and awarded six creative kids with \$5 Culver's kids cards thanks to all of our voters on Facebook!



Make sure you follow us for updates on 2020 activities at BLC.



[www.facebook.com/blccb](http://www.facebook.com/blccb)

## 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 2019 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.

**That number is 075905868**

Also provide the appropriate BLC account number to deposit funds. Contact us if you need assistance!