



BLC Community Bank

Quarterly Interest

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SPRING 2019



PRESIDENT'S CORNER

Well, 2018 was definitely a busy year at BLC. We experienced the retirement of some

long-term employees and hired several new employees. We remodeled the interior of the bank, including new carpet, paint and wallpaper. We replaced the roof on the building and managed to work through two flooded rooms at the end of summer. The old houses next to the bank were replaced with a park area, which we hope will be utilized by both our employees and our neighbors.

The bank grew to its largest size ever, in both loans and deposits. We added a number of new business and personal customers as well as new products and services to keep up with our competitors. We now have an efficient Online Banking Platform, Mobile Banking and Fraud Prevention products. This year we will be adding Rewards Checking, Mobile Deposits for smartphones, and a new look for our account statements. You will see more info on these shortly.

This was my first year as President and CEO of the bank and despite a very competitive market, we managed to report record earnings and record returns to our shareholders. A big part of this is the tenure and work ethic of our employees. At our annual Christmas get together, I was fortunate enough to recognize 11 colleagues with employment anniversaries ranging from 5 to 40 years. So while you will see some new faces in the bank, there are still quite a few familiar ones.

In the coming years, it is a foregone conclusion that we will see people come and go, continued technological changes and changes in our industry due to our economic and political environment. However, what will not change is our commitment to remain a locally-owned Community Bank.

We will continue to support Little Chute and the surrounding communities by providing business and personal loans, safeguarding your savings, and contributing time and money to local charitable organizations. We will also strive to maintain the highest level of customer service possible. While I hope the bank continues to grow, we will not sacrifice any of these values merely to become a larger bank.

I wish to thank everyone at the bank for their hard work in 2018 and all of our customers for their faith and trust in us.

I hope you all have a happy and blessed 2019.

Steve



MARK YOUR CALENDAR: SHREDFEST 2019

Saturday, May 11TH from 9 - 11 am • East parking lot

BLC will be holding our 12th annual **ShredFest** as part of our Community Banking Month celebration. Shred-It Inc. will be on site to destroy your confidential documents. A secure bin will also be in our lobby during the week of May 6-10. Just deposit small amounts of documents any time during that week and they will be properly destroyed during ShredFest on May 11th.

Not sure what should be shredded? Check out this list and if these documents are no longer needed, start cleaning out!

- Personal documents with name, address, phone, social security numbers, and bank information
- Pay stubs
- Medical bills & statements
- Credit card, ATM, sales receipts
- Bills

The following non-confidential items do not need to be shredded and can be recycled at home:

- Advertising flyers/mailers
- Catalogs
- Paper bags
- Phone books
- Newspapers
- Cardboard

BLC SERVICE AWARDS

In December 2018, eleven BLC employees received awards for their years of dedicated service. Congratulations and thanks to:



- Linda Blom – 40 years
- Kris Evers – 20 years
- Mary Gloudemans – 20 years
- Dave Baker – 15 years
- Donna Allen – 15 years
- Theresa Verbeten – 15 years
- Bonnie Giordana – 10 years
- Adam Lange – 5 years
- Deb Whitney – 5 years
- Zandria Garnett – 5 years
- Kurt Mau – 5 years



COMMUNITY BANKING MONTH

April is **Community Banking Month** and our celebration includes some special activities for our customers and community, including a drawing for two \$100 Gas Cards (Use the entry form on back to register for the drawing).

FRIDAY, APRIL 5TH - COOKIES

Visit our lobby for cookies from 10am – 4pm.

FRIDAY, APRIL 12TH

As part of **National Teach Children to Save Day**, BLC staff will visit local elementary schools to read to students and talk with them about the importance of saving money.

MONDAY, APRIL 29TH - COOKIES and PRIZE DRAWING

Stop in our lobby for cookies from 10am – 4pm. At 3:00 pm we will hold the drawing for our \$100 gas gift card winners!

POINTS of INTEREST

President's Corner

ShredFest 2019

BLC Service Awards

Community Banking Month

New Faces at BLC

BLC in the Community

Dealing with Documents

NEW InterestPlus Checking

Employees Retiring

Debit Card Rewards Winner

NEW FACES AT BLC



Jenny Vang joins our teller team to assist you with your transactions.

Heather Calnin joins us as our new Director of Marketing and Business Development.

**WELCOME
JENNY & HEATHER!**

HOURS

LOBBY:
M - F

9:00 am - 5:00 pm

DRIVE UP:

M - T - W - F

7:30 am - 5:00 pm

THURSDAY

7:30 am - 5:30 pm

SATURDAY

8:00 am - 12:00 pm



BLC IN THE COMMUNITY

At BLC Community Bank we love to get involved! The past few months have kept us busy...

TOYS FOR TOTS

During the month of November we participated in the Fox Cities Toys for Tots program. Thank you to all of our customers who dropped off donations!



FOX CITIES DIAPER BANK

In December we headed over to the Fox Cities Diaper Bank, where we packed approximately 4500 diapers for distribution to low-income families residing in the Fox Cities service area.



HABITAT FOR HUMANITY

It truly does take a village. In January, some of our dedicated BLC staff assisted the Fox Cities Habitat for Humanity in painting a house for a young family in Kaukauna. We were proud to be a part of the project, and help make this family's house a home.



DEALING WITH DOCUMENTS - HOW LONG DO I KEEP THEM?

Tax season is upon us, and it's the perfect time to start culling your paper piles and computer files and getting everything in order. Since you're already diving into your financial records, you might as well organize them.

Before you visit us at Shredfest, it might be a good idea to make sure you're not getting rid of documents you should really be holding on to yet. Getting rid of your documents properly is key to protecting your personal information, but it may be difficult to know how long to keep documents and when it's safe to get rid of them.

HOW LONG TO KEEP DOCUMENTS:

Keep Forever: Essential records such as birth and death certificates, marriage licenses, divorce decrees, Social Security cards, and military discharge papers. An electronic or hard copy of each year's tax returns and any payments. Also hold on to estate planning documents, life insurance policies, legal filings or inheritances, and an inventory of your safe deposit box.

Keep 7 Years: It's a good rule of thumb to save any document that verifies information on your tax return -- including W-2 and 1099, bank and brokerage statements, tuition payments and charitable donations receipts. The IRS is able to ask for supporting documents up to 7 years after filing, so better safe than sorry.

Keep 1 Year or More: Hang on to a digital or hard copy of a year's worth of monthly bank and credit card statements. You should also hold on to pay stubs in case you need to verify your W-2 for taxes. You'll also want to hold on to loan documents until it's paid off (often more than a year - then shred those). Hold on to the titles for your vehicles until you sell them. Also hold on to investment account statements, medical receipts and cancelled checks.

Keep 1 Month or Less: ATM receipts, credit card purchase receipts, withdrawal and deposit slips, and utility/cable/phone bills. These can be tossed once you verify your payment was processed or the deposit is verified.

HOW TO STORE YOUR FILES:

Use a fireproof safe or password-protected electronic file for the following:

Bank and investment statements, estate-planning documents, pension information, insurance policies, pay stubs, tax documents, and your safe deposit inventory list.

Invest in a safe deposit box for papers that can't easily be replaced: Original birth and death certificates, Social Security cards, passports, life-insurance documents, marriage and divorce decrees, military discharge information, vehicle titles, and inventory of your home's contents (in case you need to make an insurance claim), and loan documents.

If you don't have a Safe Deposit Box, call us to set up an appointment with one of our Personal Bankers. We offer several sizes of boxes starting at \$12 per year.

Adapted from www.consumerreports.org

NEW! INTERESTPLUS CHECKING

We're so excited to announce our new **InterestPlus Checking** program! There is no cost to setup or convert your current checking account. Give us a call to get started!

HOW TO QUALIFY FOR INTERESTPLUS CHECKING*

- Receive E-Statements
- Have at least 12 debit card purchases post and clear
- Have at least one direct deposit or ACH deposit

WHAT ARE THE BENEFITS?*

- 3.00% Annual Percentage Yield on balances up to \$20,000
- 0.10% Annual Percentage Yield on balances over \$20,000
- \$10 per month max refund on non-BLC ATM fees (foreign)

If qualifications are not met during the statement cycle then 0.02% Annual Percentage Yield (APY) applies to all balances.

Visit www.blccb.com/personal/checking to learn more.

** All qualifications must be met per statement cycle to receive benefits.*



DAN ZULEGER & KAREN FRASSETTO RETIRE

Dan has been with BLC since 2003, assisting customers with their consumer lending and mortgage needs. He enjoyed not only working with the staff but with the customers from the community. He is looking forward to golfing and gardening (when the weather warms up), and will be traveling to Hawaii and Alaska this year.

Karen has been with us for nearly 30 years. She began as a teller right out of high school in 1978, and with her years of experience and knowledge became a go-to person for many of the staff. She looks forward to spending time with her three grandchildren and watching them grow up.

Please join BLC in wishing Dan and Karen long happy retirements!

Congratulations to Alice Romenesko, BLC's winner in the "Passport to Rewards" Debit Card Rewards campaign. Every time a BLC customer used their debit card from October 1 - December 31 they were entered into the drawing to receive a \$25 gift card.

The current campaign, "Relaxation Rewards" runs through March 31st. Besides the \$25 gift card, you will also be entered in Shazam's Debit Card monthly contest each time you use your card. Prizes include (1) \$500 gift card and (8) \$50 gift cards.

Visit our website to learn more about the prizes and rules.

www.blccb.com/shazam

BLC is proud to be YOUR community bank!

Enter our drawing for a \$100 Gas Card before 4/29/19.

You can also send an email to heatherc@blccb.com.

NAME: _____

ADDRESS: _____

EMAIL: _____

PHONE #: _____

