



BLC Community Bank

Quarterly Interest

A Letter from the CEO . . .

As many of you have heard I am retiring at the end of the year. Connie and I are looking forward to the travel, spending more time with our kids and grandkids and the many other retirement activities in store for us. My career in banking has spanned over 45 years with over half of those years with BLC, starting in August of 1994. At that time the bank had \$75 Million in assets. We're now over \$200 Million strong! I want to take this opportunity to thank all of our amazing customers and employees for allowing me to serve you during those years. BLC is a great place to bank and work! We are truly pleased that we were again selected winner for "Best Bank" and "Best Mortgage Lender" in the recent Post Crescent "Best of the Valley Readers' Choice Awards." We could not have received these awards without the support from our customers and employees.

We, at BLC, understand you can bank at many different financial institutions and are very proud you chose us. We are one of the few remaining independent banks, and want to continue this way in the future. Again thank you for allowing me to serve the bank and this wonderful community.

Gary



Renovation Complete

You may have noticed the renovation work being done over the past few months on the west side of the bank. BLC has been working hard to bring the original bank building back to life! We are outgrowing our current space and in December of 2016 had the opportunity to purchase the original bank building back and re-purpose the space for offices and conference areas. It is with considerable pride that we are able to now re-use the original bank building. The outside of the building has been returned to its original look and we are very pleased with how it turned out.

BLC Community Bank, formerly known as the Bank of Little Chute, officially opened for business on December 7, 1906. The land was purchased for \$1,300 and the building contract came in at \$3,720 and cost overruns of \$2.52. The bank was funded with \$15,000. Today the bank has more than \$30,000,000 in capital. The original five founders' names can be found on the front door to the original building.

From our humble beginnings in 1906 to the present, BLC will continue to grow and prosper and be an integral part of your community. Stop by anytime to admire the renovation work...we would love to see you!



BLC: BEST BANK and BEST MORTGAGE LENDER 2017

THANKS to you, our loyal customers, we have been voted the best! Once again, BLC has been honored with two prestigious awards by the Post-Crescent in the 2017 Best of the Valley competition. Being your Best Bank and Mortgage Lender is very important to us, and we will continue to bring you the service you deserve.

What sets us apart from other financial institutions? Well, we thrive when you thrive! Helping our customers and communities succeed is job #1. We channel our deposits and loans to the neighborhoods in which our customers live and work, which helps local businesses and communities prosper.

We appreciate the confidence you have placed in us over the years and look forward to many more to come!

Winter 2017

POINTS of INTEREST

CEO's Letter

Renovation Complete

BEST Awards

Caring For Our Community

Equifax Hack

Blood Drive

Tax Info

Stay Connected

HOLIDAY HOURS

Christmas Eve
Dec 24th Closed

Christmas Day
Dec 25th Closed

New Year's Eve
Dec. 31st Closed

New Year's Day
Jan 1st Closed

HOURS

LOBBY:

M-T-W-F
9:00 am - 5:00 pm

THURSDAY
9:00 am - 5:30 pm

DRIVE UP:
M-T-W-F
7:30 am - 5:00 pm

THURSDAY
7:30 am - 5:30 pm

SATURDAY
9:00 am - 12:00 pm

Member
FDIC



Telephone: 920.788.4141 • Toll Free: 1.866.905.2265 • TeleBank: 1.877.615.8731

Web Site: www.blccb.com



Caring For Our Community

BLC employees really care about our community! Employees voted at the beginning of the year to support an organization in need, and Children's Hospital of Wisconsin was the winner because of their mission of healing and providing hope to every child and family served.

BLC employees worked hard to hold many fundraising events to benefit the hospital including Pay to Wear Jeans Days, Valentine Basket Raffle, March Madness Contest, Pancake Breakfast, and various other raffles. BLC employees gave generously, and a total of \$2,000 was raised by employees and donated to the hospital!

Children's Hospital wasn't the only organization to benefit from the care and concern of BLC employees. St. John's Food Pantry, The Spierings Cancer Foundation, and the Outagamie County adopt-a-family program were also at the receiving end of employee donations. You may have also spotted a large group of employees working the beer stand at the Rock Cancer benefit event!

It's not too late for you to join BLC employees and help out as well. We'll continue to have a grocery cart in the lobby through December to collect non-perishable food donations for St. John's Food Pantry. A big thank you to the Green Bay Save-A-Lot for the use of a cart!

January 25th – Save the Date to Save a Life!

BLC Community Bank Winter Blood Drive
2:00 P.M. – 4:30 P.M.
Call 920-733-4141 to reserve a time or just stop in to donate

Important Information for Filing Your 2017 Taxes

If you are like the majority of the nation's taxpayers who file their taxes electronically, you'll need the following information to have your refund directly deposited to your account.

BLC's routing/transit number: 075905868

You will also need to provide the appropriate account number which is printed on your monthly statement.

Stop in or call us if you need assistance; we'd be happy to help!

Equifax Hack FAQs: What You Need to Know

The Equifax breach has been making headlines since it was first announced on September 7, and with good reason. The breach may have exposed personal information – including social security numbers, drivers license numbers, and addresses – of 143 million Americans, making it one of the largest and most serious cybersecurity breaches in history.

How do I find out if I'm affected?

Statistically speaking, you've probably been affected. The current population of the U.S. is 323 million, so the Equifax breach impacts nearly half of all Americans. Equifax has set up a special website for consumers to check if their information may have been compromised in the cyberattack. However, this requires the consumer to submit personal information to the website, which some are hesitant to do. If you're debating whether you should check with Equifax to see if your information was part of the breach, ask yourself if you will act differently depending on what you find out. If the answer is 'yes,' then visit <https://www.equifaxsecurity2017.com> and scroll down to click "Potential Impact" to begin the process.

How does Equifax have my information if I never gave it to them?

Equifax is one of three major credit bureaus in the U.S. Their role is to provide lenders – such as banks, credit card companies, and other creditors – with the information they need to make loan decisions. When you apply for a new credit card, for example, the credit card company checks with a credit bureau to see if you have a history of late or missed payments in order to determine if they should grant your application and send you the new card. To facilitate this process, many businesses report relevant information to one or more of the bureaus as part of their day-to-day operations.

What should I do to protect myself?

There are several options for consumers to protect themselves in the wake of the Equifax data breach. The most common concern is that criminals will use the stolen information to obtain credit under a victim's identity. The most drastic way a consumer can help prevent this is to request a credit freeze with each of the credit bureaus. However, this option makes it difficult (and costly) to obtain additional, legitimate credit in the future. The best way to protect yourself is to monitor your accounts closely and frequently.

Stay Connected Sign Up For Mobile Banking Today!

Have you signed up for the convenience of mobile banking? MOBILITI is a safe and convenient way to access your account directly from your mobile phone, and registration is easy. Just log on to BLC's online banking and our system will walk you through the necessary steps.

With text-enabled phones you can:

- Check your account balance
- Review transaction history
- Receive text alerts

It gets even better with internet-enabled phones! You can do the same functions as text-enabled phones plus transfer balances between your BLC accounts.

Have more questions about Mobiliti? Most of your questions can probably be answered by reviewing the FAQ's in the online banking tab at www.blccb.com. When you are ready to enroll, log on to online banking and click on the Profile tab in the right hand corner.

BLC Community Bank does not charge a fee for Mobiliti, but **carrier message and data rates may apply**. Please check with your wireless provider for information about carrier charges, your mobile phone account, and service plan.