



POINTS of INTEREST

President's Corner	Home Maintenance Checklist
Community Fraud Event	BLC Team Updates
Senior Scholarship Awards	Shazam Rewards Winner
Congrats Graduates	Tech Tips & Takeaways:
BLC in the Community	The New Reality of Phishing



President's Corner

I hope you are all enjoying the start of your summer. These are the months that make living in Wisconsin absolutely worth it! Often, this time of year, we see an increase in cottage purchases. If you are in the market for a second home or are considering purchasing a cottage, please reach out to one of our experienced mortgage lenders. They would love to explore financing options with you.

The market continues to overcome the odds and remains strong. Spending is up, and unemployment is low. However, we have settled into a higher interest rate environment, with the likelihood of rates dropping in 2024 becoming less certain. Whether you are a borrower or a saver may impact your feelings on this. Deposit rates continue to be at a 15-year high. As always, if there are any deposit needs we can assist you with, we'd certainly appreciate the opportunity. Local deposits are incredibly valuable to local banks and allow your money to help support the community.

The good thing about rates staying higher for longer is that the likelihood of a steep recession continues to lessen, and the chances of a soft landing look more promising. This doesn't mean everyone is immune from the impacts of inflation and high borrowing costs. If you are dealing with any financial stress, please don't hesitate to give us a call.

As always, thank you for your relationship with BLC! *Adam Lange*

Protect Yourself From Fraud

JOIN US FOR A LIVE COMMUNITY FRAUD EVENT

Hosted by **BLC Community Bank & Fox Valley Metro**
Featuring Detective Nick Uebelher

DID YOU KNOW?

- 1 in 10 adults in the US will be a victim of fraud each year.
- Fraud losses in 2023 reached \$8.8 billion.
- 50% of fraud victims are targeted through online scams

LEARN ABOUT:

- Popular fraud trends in our community
- How to spot the red flags
- What to do if it happens to you
- Local Cases and their results!

This event is **FREE** to everyone. Join us for refreshments and learn how you can protect yourself and your loved ones from fraud.

DATE & TIME:

June 25
9:00-10:00 am

LOCATION:

St. John's
Fellowship Hall
411 Vandebroek St
Little Chute

RSVP by June 18

at blccb.com/FAE
or (920) 788-4141

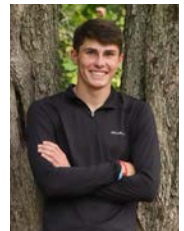
Senior Scholarship Awards

BLC was proud to present two \$1,000 scholarships for these deserving Little Chute High School seniors, Adele Ogden and Charlie Vanden Burgt.

Outstanding Math Student: Adele aspires to pursue a bachelor's degree in actuarial science, she excelled in AP Calculus and AP Statistics while actively participating in Dance, Band, Student Council, Key Club, Spanish Club, and the National Honor Society. Her commitment extends beyond academics as she volunteers for the Chute-ing Stars dance team, demonstrating her dedication to both community and her passions.



Outstanding Senior Student: Charlie plans to start at Fox Valley Technical College and pursue a major in Kinesiology of Exercise Science, showcasing his dedication to education and future career. He has participated in numerous extracurriculars, including the Lari DeBruin Leadership Academy, HOSA, and team captain roles and will continue to coach Little Chute Football, and officiate youth basketball. His leadership and academic excellence are highlighted by his Valedictorian status and National Honor Society membership, alongside his community service involvement.



Congrats Graduating Class of 2024



With Online and Mobile Banking, we're always there for you, no matter where you go! Our Carefree Checking account requires only a \$25 minimum deposit to open with no monthly service charge and no minimum balance requirement. Plus you can deposit checks with a couple quick pictures in our mobile app. Whether you're starting your career or going off to school, we're here for all your financial needs!

UPCOMING FEDERAL HOLIDAY HOURS

The bank will be closed to observe the following:

Juneteenth - **JUNE 19** Independence Day - **JULY 4**

BLC in the Community

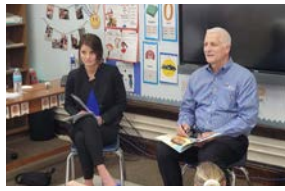
NAMI FOX VALLEY

Together, our Q1 team raised \$1,210 for NAMI Fox Valley. A heartfelt thank you to our team for representing our bank's mission through their generosity and commitment to community impact.



TEACH CHILDREN TO SAVE

We returned to local 1st grade classrooms to read "A Boy, a Budget and a Dream" and teach good saving habits..



SHREDFEST

Thanks to all who came out for our 17th annual ShredFest event and the generous donations for the food pantry! Mark your calendars next year: May 10, 2025!



Follow us on social media for more photos and updates!



Summer Home Maintenance Checklist

As warm weather sets in, it's the perfect time to ensure your home is in top shape for the season. Use this list to keep your home well-maintained and ensure your home is safe, comfortable, and ready for the summer months ahead. Enjoy the season!

- ✓ Check the HVAC system, clean or replace filters and schedule a professional inspection.
- ✓ Inspect the roof for damaged or missing shingles and clean gutters.
- ✓ Tune up the lawn mower and clean gardening tools.
- ✓ Check windows and doors for leaks, apply weatherstripping, and clean screens.
- ✓ Power wash siding, decks, and patios.
- ✓ Inspect the driveway and walkways, and repair cracks and seal surfaces as needed.
- ✓ Test smoke and carbon monoxide detectors and replace batteries.
- ✓ Inspect plumbing for leaks, clean faucets, and ensure the water heater is in good condition.
- ✓ Trim trees and shrubs, mulch garden beds, and water plants regularly.

BLC Team Updates



WELCOME CINDY! We're excited to welcome Cindy Johannes as our new AVP of Treasury Management, bringing over 30 years of diverse banking experience from BMO. Her extensive knowledge in customer relations will be invaluable in fostering business growth and enhancing our treasury management services.

CONGRATULATIONS KIMBERLY! We are thrilled to announce that Kimberly Schaut has been promoted to Universal Banker, after joining BLC in January as a Teller and quickly taking on additional responsibilities. In her new role, Kimberly will handle various customer transactions, manage account openings, provide detailed product explanations, and assist customers in selecting the right financial services.



SHAZAM REWARDS WINNER

Congrats to Kate Borowski, our "Once Upon a Time" Shazam rewards winner! Every time a BLC customer used their debit card from Jan 1 - March 31, they were entered in a drawing to receive \$25.

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



Technology Tips & Takeaways

THE NEW REALITY OF PHISHING

What do Email, Text, social media, and Online Messaging all have in common? They can all be used to share memories from around the world, but they can also be used to distribute phishing attacks. The new reality of phishing is that they are using a multi-pronged approach; they are now reaching your social media feed, text messages, and phone calls.

Social Media/Trusted Platforms - We all love to connect with friends and family - be aware that attackers are leaning on those connections to trick you into sharing information (email, password, personal identification information). Know that attackers often use "free" or "discounted" items on social media to start the attack by gathering this information to use later to trick or scam you. These attackers will infiltrate a group or person of an account you trust to lean on the relationship to catch your guard down.

Text Messaging Phishing (Smishing) - Attackers have moved to using unsolicited text messages that appear to be from a legitimate source. Often, these messages will have a strong sense of urgency, with a link encouraging you to click the link and taking you to a fake portal to extort your information. Scammers often use names of large corporations to increase the likelihood of you being a legitimate customer.

Vishing (Voice Phishing) - Vishing is a newer form of phishing that utilizes the convenience and urgency of calling in an attempt to prompt an immediate response. The method is very similar to smishing, where they use the names of trusted, legitimate organizations to instill a sense of urgency. If you are on the phone with a suspected vishing attack, hang up immediately and be wary of saying "Yes." They can record your voice for further use or verification.

Phishing is not just lurking in emails anymore. It's infiltrating our texts, social media feeds, and even phone calls. Scammers are getting crafty, using our trust and connections against us. From tempting offers on social platforms to urgent texts and slick voice calls, they're pulling out all the stops. Staying savvy is key; being aware of these tricks and keeping your guard up can help dodge these digital attacks. Stay informed, stay skeptical of anything fishy, and minimize your public information footprint where possible.