



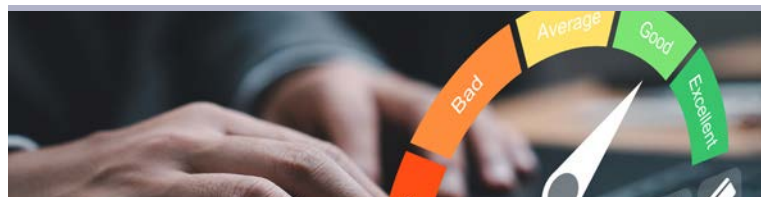
President's Corner

As we welcome the fall season, I want to take a moment to thank you—our valued clients—for your continued trust and partnership. This year has brought both opportunities and challenges in the broader economy. While inflation pressures have shown signs of easing and interest rates have begun to stabilize, uncertainty remains a theme in many sectors. In times like these, we're reminded of the importance of strong, local financial institutions that prioritize long-term relationships over short-term trends.

I'm proud to share that our bank continues to experience steady growth, thanks in large part to your support. We've seen strong performance across both commercial and consumer lending, and our team has worked diligently to maintain the high standards of service you've come to expect. Our capital position remains solid, and we continue to invest in technology and talent to better serve you and your financial goals. The strength of our community—and the businesses and families within it—is what drives our success.

As we look toward the end of the year, one of our ongoing focuses is building and maintaining healthy deposit relationships. Deposits are the foundation that allow us to support local lending, expand access to credit, and reinvest in the neighborhoods we serve. If you or someone you know is considering new savings or checking options, we'd love the opportunity to help. Thank you again for being a vital part of our continued journey.

Adam Lange



Harvest a Healthy Credit Score

By law, you're entitled to receive a free credit report from each of the three major credit reporting agencies—TransUnion, Experian, and Equifax—once every year. Make sure to take advantage of these free reports to check for errors and safeguard against identity theft. Look out for any inaccuracies like incorrect late payments or unfamiliar new accounts. To stay on top of any changes, consider ordering one report now and the others later in the year, so you can monitor your credit throughout. To order visit annualcreditreport.com or call (877) 322-8228.

POINTS of INTEREST

President's Corner	BLC Team Updates
Harvest a Healthy Credit Score	Small Business Saturday
Organize Your Online Financial Life: Do a Digital Clean-Up	Senior Scholarship Awards
BLC in the Community	Tech Tips & Takeaways: That USPS Text Could Be a Scam

Organize Your Online Financial Life Do a Digital Clean-Up

As the leaves begin to fall and the year winds down, now is the perfect time to clean up more than just your closets. A digital financial clean-up can help reduce stress, protect against fraud, and set you up for a stronger financial start in 2026.

We often overlook how cluttered our financial lives become over time—multiple banking apps, old online accounts we've forgotten, monthly subscriptions we don't use, and passwords that haven't been updated in years. Tidying up your digital financial world isn't just about organization—it's about protection, clarity, and control.

Here are a few steps to simplify and secure your financial life:

CONSOLIDATE ACCOUNTS: If you have dormant savings, credit, or app-based payment accounts, consider closing or consolidating them.

UPDATE PASSWORDS: Strengthen your security by updating passwords and enabling two-factor authentication on banking and payment apps.

UNSUBSCRIBE & SAVE: Review subscriptions and automatic payments. Cancel what no longer brings value—those \$4.99/month charges add up!

TURN ON ALERTS: Take full advantage of BLC's mobile and online banking alerts to stay informed and protected in real time.

GO PAPERLESS: Reduce clutter and environmental impact by switching to electronic statements and digital receipts.

A digital clean-up isn't just about tidiness—it's about peace of mind. Knowing that your accounts are organized, your data is secure, and your tools are working for you (not against you) creates the mental space to focus on your financial goals for the year ahead.

Need help getting started? Our team is here to answer your questions, walk you through mobile banking tools, or help you consolidate accounts. At BLC, we believe that an organized financial life is a confident financial life.

UPCOMING FEDERAL HOLIDAY HOURS

The bank will be closed to observe the following:

OCT 13 - Columbus Day

NOV 27 - Thanksgiving

NOV 11 - Veterans Day

DEC 25 - Christmas Day

BLC in the Community

SPIERINGS CANCER FOUNDATION

Together, our Q2 team raised \$1,339 for Spierings Cancer Foundation, which we were able to donate towards their power hour at Rock Cancer!

ROCK CANCER

Rain couldn't keep #TeamBLC down! We returned to the 16th annual Rock Cancer presented by Spierings Cancer Foundation to help serve drinks in the beer stand for this rockin' cause.

TEAM BUILDING & TRAINING

Our team came together at Badger Sports Park for a fun and impactful day. From Mark Cumicek's inspiring presentation to competitive laser tag and team games, it was a day of growth and connection.

Follow us on social media for more photos and updates!



BLC Team Updates

We're excited to welcome **CAMRYN BURKE** as our new Credit Analyst! Camryn joins us from St. Norbert College, where she earned her BBA in Marketing and Economics and gained hands-on experience in data analysis, business research, and customer service. She's also been active in leadership roles and sports, showing great teamwork and initiative. We're thrilled to have Camryn on board and look forward to all the great things she'll bring to our team and customers.



Celebrate Small Business Saturday

This holiday season, let's show our support for the local businesses that make our community special. On Small Business Saturday, we can help keep our community thriving. Let's make a difference by shopping small on November 29th and supporting our neighbors.

WHY IT MATTERS & HOW YOU CAN HELP

Local businesses create jobs, support community events, and keep our economy strong. When you shop at a local store, more of your money stays in the community, helping to build a vibrant local economy.

- **Shop Local:** Find unique gifts and quality products right here in our neighborhood.
- **Spread the Word:** Share your favorite local spots on social media and write positive reviews.
- **Gift Local:** Give gift cards from local businesses.

Holiday fun is easy when you send money with Zelle®

It's a fast, safe and easy way to send and receive money with friends, family and others you know and trust.¹

Learn more at blccb.com/zelle

zelle®

© 2024 Early Warning Services, LLC. All rights reserved. Zelle® and the Zelle® marks are property of Early Warning Services, LLC. ¹Must have a bank account in the U.S. to use Zelle®.

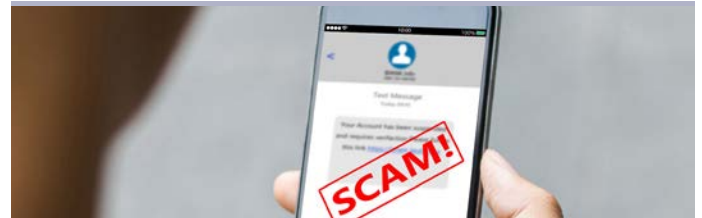
Senior Scholarship Awards

BLC Community Bank is proud to support the LCHS Senior Awards Program with two \$1,000 scholarships for outstanding graduating seniors. Congratulations to both Victoria and Rowen for their achievements and leadership!

OUTSTANDING MATH STUDENT: Victoria Champeau, was recognized for her strong academic record in advanced and AP courses, leadership in extracurriculars, and commitment to service. Victoria plans to enter the medical field focusing on diagnostic imaging, driven by her passion to help others.



OUTSTANDING SENIOR STUDENT: Awarded to Rowen Schmidt for maintaining a nearly perfect GPA and ranking in the top 10 of his class. Rowen stands out for his leadership as Vice President of SkillsUSA, his work with the Career Pathways Academy Governance Council, and his involvement in athletics, performing arts, and mentoring underclassmen.



Technology Tips & Takeaways

That USPS Text Could Be a Scam

Have you ever gotten a text message about a package coming via the United States Postal Service? Maybe it confirmed your order, said a package is out for delivery, or said there's a problem like unpaid postage, a missed delivery, or you need to update your shipping preferences. That text message will say to click a link to learn more or fix the problem. But there's a good chance that text message that says it's from USPS (or FedEx...or DHL...) is really from a scammer.

Scammers want you to click the link in their message. What happens next is the scam: the click takes you to a look-alike of a real website where they'll tell you to enter personal or financial information. It will go straight to the scammer if you pay that money, along with your credit card number, name, address, and anything else you entered.

TO AVOID THIS SCAM:

- Verify delivery information independently. If you think a text is about a real delivery, don't give information or click on any links in the message. Instead, go to the online retail site or account from which you ordered your item to look up your package's shipping and tracking information.
- Use filters. See what options your mobile phone has to filter and block texts from unknown senders.
- Report unwanted text messages and scams on the messaging app you use. See if your phone has an option to report junk or spam. If not, forward the message to 7726.

Adapted from BankOnIT, L.L.C.