



## POINTS of INTEREST

President's Corner	BLC in the Community
Smart Banking Tips: How to Maximize Your Savings	Tax Filing Information
18th Annual ShredFest	Tech Tips & Takeaways: It's Not Love, It's a Scam -
Community Banking Month	How to Spot a Romance Scam



### President's Corner

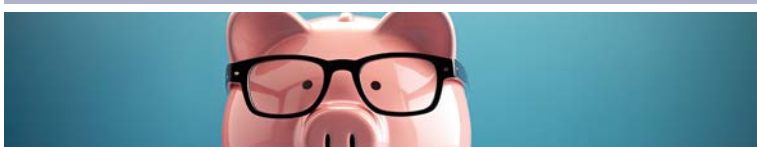
At BLC, we're committed to helping you make the most of your savings. When you bank locally, your dollars stay home—helping to support your neighbors, local businesses, and strengthening the community we all share. We value long-term financial relationships and offer a variety of deposit options—like money markets, CDs, and checking accounts—to help you manage and grow your wealth. While there's some uncertainty around where interest rates will go in 2025, it's still a great time to take advantage of strong savings opportunities while keeping your funds secure and accessible.

If homeownership is on your horizon this year, we're here to help. Whether you're purchasing or building, our team is ready to guide you through the process with mortgage options designed to fit your needs. From fixed-rate and adjustable-rate mortgages to flexible construction loans, we'll work with you every step of the way. And because we're a community bank, your mortgage stays local too—meaning decisions are made right here by people who understand the local market and care about your success.

Most of all, we want to thank you for your trust in BLC. Your support doesn't just help our bank—it helps strengthen the entire community. When you choose to bank locally, you're making a real impact, and we're grateful to be part of that journey with you.

If you're thinking about buying or building a home this spring, or looking for ways to make your savings work harder for you, we'd love to be part of your journey. And if you know friends or family who could benefit from our services, we're never too busy to help. Reach out to us to learn more—we're excited to grow with you!

Adam Lange



### Smart Banking in 2025

#### HOW TO MAXIMIZE YOUR SAVINGS

Managing your money wisely in 2025 means using the right tools and strategies to grow your savings. By creating a simple budget, choosing the best savings accounts, and using digital banking tools, you can take control of your finances.

#### CREATE A BUDGET THAT WORKS

A budget helps you track income and expenses so you can save more. A simple method is the 50/30/20 rule:

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### Mark Your Calendar: ShredFest

**Saturday, May 10<sup>TH</sup> from 9 – 11 am**

BLC will be holding our 18<sup>th</sup> annual **ShredFest** as part of our Community Banking Month celebration. Shred-It Inc. will be on site to destroy your confidential documents.

Secure bins will also be in our lobby from 9:00am - 5:00pm during the week of May 5-9. You can use these locked bins to deposit **small amounts** of documents any time during that week and they will be properly destroyed during ShredFest on May 10<sup>th</sup>.

Learn the following details of our upcoming ShredFest on our website:

- How much you can shred
- What NOT to shred
- How to bring your shred
- How to arrive for drop off
- What should be shredded
- Safety precautions

Learn more at [www.blccb.com/shred](http://www.blccb.com/shred)



### Community Banking Month

April is **Community Banking Month** and we're excited to welcome you back this year for cookies and special activities for our customers and community, including a drawing for **\$100 of Chamber Bucks for two lucky winners**.

#### MONDAY, APRIL 7TH – COOKIES & COFFEE

Visit our lobby from 9am - 4pm to enjoy free cookies and coffee - fill out a prize slip while you're here as well!

#### THURSDAY, APRIL 24TH – TEACH CHILDREN TO SAVE

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

#### MONDAY, APRIL 28TH – PRIZE DRAWING

At 3:00 pm we will hold the drawing for our \$100 Chamber Bucks Gift Certificate winners!

Learn more about Chamber Bucks and contest rules at [www.blccb.com/cbm](http://www.blccb.com/cbm)

## BLC in the Community

### TOYS FOR TOTS

This year, we were proud to deliver 433 toys, books, stuffed animals, and stocking stuffers to The Salvation Army, bringing joy to children in need across the Fox Cities. Thank you for making a difference and sharing the spirit of giving with us!



### VETS & FRIENDS OF WISCONSIN

BLC proudly volunteered to serve breakfast to some amazing veterans. We're honored to give back to those who have given so much for our country.



### SALVATION ARMY BELL RINGING

With BLC Community Bank's \$1,000 match, we were proud to contribute a total of \$3,829.92 to support those in need during the holiday season.



Follow us on social media for more photos and updates!



## Smart Banking in 2025...Cont'd

- **50% for essentials** like housing and groceries
- **30% for non-essentials** like entertainment
- **20% for savings** and debt repayment

Using budgeting apps or online banking tools can make tracking your spending easy. You can find a simple budget worksheet at [www.blccb.com/budget-worksheet](http://www.blccb.com/budget-worksheet)

### CHOOSE THE RIGHT SAVINGS ACCOUNTS

At BLC Community Bank, we offer savings options designed to help you grow your money:

- **Certificates of Deposit (CDs):** A secure way to save with a fixed term and interest rate.
- **Money Market Accounts (MMAs):** A flexible savings option that lets you earn interest while keeping funds accessible.
- **InterestPlus Checking:** Earn interest on your checking balance while managing everyday expenses.

### USE DIGITAL BANKING TOOLS

Modern banking technology makes managing money easier than ever. Features like online bill pay, mobile deposits, and automatic transfers help you save consistently and avoid overspending.

### AUTOMATE YOUR SAVINGS

Setting up automatic transfers from checking to savings ensures you save without thinking about it. Treating savings like a monthly bill helps build a strong financial cushion over time.

### REGULARLY REVIEW YOUR FINANCES

Your financial needs change, so reviewing your budget and savings plan regularly is important. Adjust your savings goals when needed and stay informed about new banking products that may help you save even more.

By following these smart banking tips, you can build a strong financial future while making your money work for you.

## DIRECT DEPOSIT 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. Also provide the appropriate BLC **account number** and **account type** to deposit funds. Contact us if you need assistance!

**Routing #075905868**



## Technology Tips & Takeaways

### IT'S NOT LOVE, IT'S A SCAM How to Spot a Romance Scammer Before It's Too Late

Valentine's Day has passed, but online romance scams continue to rise as scammers get more sophisticated. In 2023, victims reported over \$1.3 billion in losses due to romance fraud, according to the Federal Trade Commission (FTC)—a dramatic increase from previous years. These scams often start with fake profiles on dating apps, social media, or even random messages. The criminals perpetuating these scams are professional con-artists and are very good at playing on people's emotions, then asks for money under false pretenses: travel expenses, medical emergencies, or financial hardships.

#### RED FLAGS TO WATCH FOR:

- ▶ **Requests for money** via gift cards, wire transfers, or cryptocurrency.
- ▶ **Too good to be true** – scammers profess love quickly and seem "perfect."
- ▶ **Excuses for not meeting** – they claim to be overseas for work, military service, or now, pandemic-related reasons.
- ▶ **Odd financial requests** – asking for help to buy a phone, fix a car, or cover emergency expenses.

These scams often target individuals who may be feeling lonely or vulnerable, especially after the loss of a loved one. If you have a family member or friend who recently experienced a major life change, check in with them and encourage open conversations about any new online relationships.

At BLC Community Bank, we take fraud protection seriously. Our team is trained to recognize warning signs and ask questions—not to be intrusive, but to help protect our customers from becoming victims. If you suspect a romance scam, report it to the FTC at [ReportFraud.FTC.gov](http://ReportFraud.FTC.gov) and notify your bank immediately.

Love should never come with a price tag—stay cautious, stay informed, and don't fall for a scammer's tricks.

*Adapted from BankOnIT, L.L.C.*

### BLC is proud to be YOUR community bank!

Enter our \$100 Chamber Bucks Gift Certificate drawing before 4/28/25 or send your entry via email to [heatherc@blccb.com](mailto:heatherc@blccb.com)

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PHONE #: \_\_\_\_\_

