



Telephone: 920.788.4141
Toll Free: 1.866.905.2265
TeleBank: 1.877.615.8731
Website: www.blccb.com

NMLS#402793



**QUARTERLY
INTEREST**
SUMMER 2025



POINTS of INTEREST

President's Corner

Your Money. Your
Community. Our
Commitment.

BLC in the Community

BLC Team Updates

Congratulations Graduates

Tech Tips & Takeaways:
SCAM ALERT - Unexpected
Packages & QR Codes



President's Corner

As we are about to dive into summer, we'd like to take a moment to reflect on the first quarter of 2025 and share some insights to help you make the most of your financial opportunities in the months ahead.

So far this year, the U.S. economy has continued to demonstrate resilience. Despite the global uncertainty surrounding tariffs, consumer spending remains steady and the labor market is still strong. As inflationary pressures have begun to ease, the Federal Reserve continues to consider potential interest rate adjustments. While rates remain elevated by historical standards, the consensus among economists suggests that we may begin to see gradual rate cuts later in the year if inflation continues to trend downward.

For savers and investors, this presents both opportunities and important decisions. Acting now to lock in higher rates could be a smart strategy before yields begin to decline.

In light of this environment, we're encouraging our clients to take a close look at our certificate of deposit (CD) offerings. CDs are a secure, dependable way to grow your savings, and right now, they're especially attractive.

We currently offer competitive rates across a variety of terms—from short-term options that provide flexibility, to longer-term CDs that let you maximize returns while rates are still elevated. These products are ideal for clients looking to protect principal while benefiting from fixed, predictable earnings.

Whether you're planning for a future purchase, building an emergency fund, or simply looking to earn more on your cash reserves, our team can help you select the CD that aligns with your goals and timeline. So please do give us a call or stop in the bank to discuss your options!

Most importantly, we want to express our sincere gratitude to you—our valued clients. Your trust and loyalty mean everything to us. We are honored to serve you and remain committed to providing the highest level of service and support for all your banking needs.

Thank you for being part of our community. We look forward to helping you grow and thrive in the season ahead.

Warm Regards,

Adam Lange

Your Money. Your Community. OUR COMMITMENT.

At BLC Community Bank, we've always believed in the power of local—local people, local decisions, and local impact. As summer brings new energy and growth to our Fox Valley communities, we want to take a moment to talk about something that's foundational to who we are and how we serve: local deposits.

When you deposit your money with us, it doesn't just sit in a vault or vanish into a corporate cloud. Those dollars go right back into our community—funding home loans for new neighbors, supporting small businesses chasing big dreams, and helping families grow stronger roots right here where we live and work.

Every checking account, every savings deposit, every certificate of deposit helps fuel a local cycle of opportunity. It's your money, helping your neighbors. It's how we keep our community vibrant, resilient, and moving forward—together.

WHY IT MATTERS NOW MORE THAN EVER

Many financial institutions across the country are feeling the pressure to attract deposits. At BLC, we see this as a chance to double down on our mission—to be a community bank in the truest sense. By choosing to bank locally, you're not just making a smart financial decision for yourself. You're making a powerful investment in your neighbors, your local economy, and your future.

HELP US SPREAD THE WORD

We're never too busy to welcome your loved ones. If you've had a great experience banking with us, please consider sharing that with your friends and family. Referrals mean the world to us—and they're one of the most meaningful ways you can help your community grow stronger.

**Your deposits. Your referrals.
Your community. They all matter.**

Thank you for trusting us. Let's keep building something great—together!

BLC in the Community

SAFE FAMILIES FOR CHILDREN WI

Together, our Q1 team raised \$1,111 for Safe Families. 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 "Rock, Brock and the Savings Shock" and teach good saving habits. The kids especially loved their \$1 coin!

MONEY SMART WEEK

We continued to support financial literacy at the Little Chute Public Library. We read counting books for story time and each child left with fun counting activities to practice at home.



Follow us on social media for more photos and updates!



BLC Team Updates

MEET OUR NEWEST TEAM MEMBERS

BRYSON MACHONGA joins as VP, Senior Commercial Banker & Head of Treasury Management. With a strong background in both commercial banking and treasury services, Bryson brings a strategic mindset and a passion for client success. We're excited for the leadership and energy he brings to our growing team.



CALEB PALUCH has started as our Commercial Banking Intern for the summer. A finance student at UW-Whitewater, Caleb brings a blend of academic excellence, leadership, and community involvement that will be a great asset to our commercial team.



APRIL POTTS joins us as a part-time Teller. After a successful career in environmental health and safety, April is embracing a new chapter in banking. Her people-first approach and operational expertise will be a great fit for our retail team.



WELCOME BACK!

LORI VANEVENHOVEN has rejoined BLC to assist the Deposit Operations team part-time, and we're so happy to have her back in the mix.



LIZZIE SHEFFLER returns from college as our Loan Document Imaging Specialist, and we couldn't be more excited to see her again.



CELEBRATING GROWTH

Big congrats to **SAMANTHA WAUTIER** on her promotion to Loan Processing Supervisor! Samantha's been with BLC for nine years and is known for her leadership, attention to detail, and team-first mindset. We're excited to see her shine in this new role.



And a huge shout out to **ZANDRIA KRUEGER**, who's been promoted to Senior Deposit Operations Specialist! With over 12 years at BLC and an AAP certification under her belt, she continues to be a go-to expert in electronic banking.



Congrats Graduating Class of 2025



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!

MONEY TIP: Our Visa Gift Cards are an excellent item to pack when sending kids off to college or to a new job in another city. They always come in handy for gas, food, books and other expenses.



Technology Tips & Takeaways

SCAM ALERT: Unexpected Packages & QR Codes

An unexpected package from an unknown sender arrives in your name. You open it and find a note that says it's a gift, but it doesn't say who sent it. The note also says to scan a QR code to find out who sent it — or to get instructions on how to return it. Did someone really send you a gift? Or is it an attempt to steal your personal information?

If you know it's really a gift, you can keep it. But know that the unexpected package could be a new twist on a brushing scam that could steal your personal information. If you scan the QR code, it could take you to a phishing website that steals your personal information, like credit card numbers or usernames and passwords. It could also download malware onto your phone and give hackers access to your device. If you scanned the QR code and entered your credentials, like your username and password, into a website, change your password right away. Create a strong password that is hard to guess, and turn on two-factor authentication. If you're concerned someone has your personal information, get your free credit report at AnnualCreditReport.com. Look for signs that someone is using your information, like accounts in your name you don't recognize. (You can get a free credit report every week.)

Also review your credit card bills and bank account statements and look for transactions you didn't make. And consider taking other steps to protect your identity, like freezing your credit or putting a fraud alert on your credit report. If you think someone stole your identity, report it, and get a personal recovery plan at IdentityTheft.gov.

Adapted from BankOnIT, LLC.