



## President's Corner

As we approach the close of another year, I want to extend my heartfelt appreciation to you, our valued clients. Your trust in our team and your partnership with our bank have been the foundation of our success throughout 2025. This season naturally inspires reflection and gratitude, and we are sincerely thankful for the opportunity to serve you and your families. On behalf of everyone here, I wish you a joyful and peaceful holiday season, filled with the warmth and meaning that this time of year brings.

Thanks to your continued support, our bank has enjoyed a strong and steady year. We've expanded services, strengthened our digital tools, and continued building on the relationships that define who we are. As we look ahead to 2026, we remain cautiously optimistic. Economic indicators suggest a period of moderate growth, with interest rates expected to stabilize and both consumers and businesses showing renewed confidence. We will continue working to ensure you're well-supported, no matter what the coming year brings.

Thank you again for choosing us as your financial partner. We are honored by your trust, and we look forward to serving you in the year ahead. Warmest holiday wishes to you and yours.

Adam Lange

## Join Us in Celebrating Terri Nelson

After 45 years of dedicated service, Terri Nelson is retiring at the end of the year. Terri's journey with BLC began in 1980 through a high school work program, and over the decades, she's held many roles from Teller to Loan Processing Specialist. She's seen BLC grow from 13 employees to what we are today and has been a true cornerstone of our team. We're grateful for her decades of service and wish her all the best as she looks forward to more time at the cottage, traveling, and enjoying her grandchildren.



## Upcoming Holiday Hours

**CHRISTMAS EVE** Dec 24 - Closed at Noon  
**CHRISTMAS** Dec 25 - Closed  
**NEW YEAR'S** Jan 1 - Closed  
**MLK DAY** Jan 19 - Closed  
**PRESIDENTS' DAY** Feb 16 - Closed

## POINTS of INTEREST

President's Corner	BLC in the Community
Celebrating Terri Nelson	BLC Team Updates
Upcoming Holiday Hours	Gifts That Support Local
Start Strong & Stay Smart This Winter	Tech Tips & Takeaways: This Email is Making Me FEEL Something

## Advice You Can Bank On

### Start Strong & Stay Smart This Winter

Now is the perfect time to refresh your financial habits; whether you're looking to save more, spend smarter, or set achievable goals for 2026.

### BUILD A BUDGET THAT WORKS FOR YOU

Look back at your 2025 spending and identify where your money went. Using a framework like the 50/30/20 rule (50% needs, 30% wants, 20% savings/debt) can simplify the process. The key? Keep it flexible and realistic.

### RECOVER FROM THE HOLIDAY "WALLET HANGOVER"

It's easy to overspend during the holidays. Stay on track by totaling new debts and choosing a payoff method that works for you. Temporarily scaling back on non-essentials—like dining out or unused subscriptions—can free up extra cash fast. Set up automatic transfer to savings now, so you're better prepared when the holidays roll around next year.

### WINTERIZE YOUR WALLET

Cold weather can bring hot expenses—higher energy bills, last-minute travel, and more. Try small cost-cutting changes like sealing window drafts, reviewing insurance policies, or meal planning with seasonal grocery deals. Every bit adds up.

### FINANCIAL RESOLUTIONS YOU CAN ACTUALLY KEEP

Skip the complex goals and focus on habits that last:

- Automate weekly savings (even \$10 goes far)
- Track your spending once a week
- Pay off one credit card
- Learn one new money skill or talk to your banker

### BUSINESS OWNERS: IT'S PLANNING SEASON, TOO

Winter is an ideal time to refocus on your financials:

- Review last year's performance and prepare a clean, realistic budget
- Evaluate your cash flow and banking structure, do you have the right tools?
- Plan for growth: Need a line of credit, new equipment, or a facility expansion? Now's the time to talk.

Our team is here to support you with local insight and tailored solutions, whether it's simplifying your treasury management or helping you prepare for a big 2026.

### LET'S MAKE 2026 A FINANCIAL WIN—TOGETHER

Connect with your BLC banker to take the next step, and if someone you know is ready to start fresh, we'd love to help them too.



## BLC in the Community

### WINE WALK

#TeamBLC welcome the community into our lobby and helped pour up some fun at another great local event as a stop in the Little Chute Wine Walk!



### SALVATION ARMY

On November 19th, BLC rang bells at the Little Chute Piggly Wiggly and thanks to generous donations, our kettle raised \$2,918.28. With our \$1,000 match, we are contributing a total of \$3,918.28 to support the community this holiday season.



Follow us on social media for more photos and updates!



## BLC Team Updates



**WELCOME KATIE BOWMAN!** We're excited to welcome Katie as a Commercial Portfolio Manager. With more than eight years of experience in SBA lending and financial analysis, Katie brings strong relationship-building skills and financial insight to support our commercial clients. She's already making a positive impact on our lending team.

**WELCOME JANE ELLIOTT!** Jane joined BLC as a new Deposit Operations Specialist, bringing over a decade of experience in client service and operational support. A proud Little Chute native, Jane is excited to be part of a team that values community and exceptional service. Her attention to detail and collaborative mindset will be a great fit for our operations group.



**WELCOME GINA LEE!** Gina joined BLC as a full-time Teller in November and brings a strong background in fast-paced customer service roles. Originally from California, she's recently relocated to the Fox Valley and is already getting involved in the community. Her positive attitude and commitment to great service make her a wonderful addition to our frontline team.

**WELCOME NICHOLE JOHNSON!** Nichole joins us as a Mortgage/Retail Administrative Associate, supporting both our Mortgage and Retail teams. She brings over 25 years of banking experience and a passion for delivering excellent customer service. Her knowledge of systems like Encompass and Premiere will be a valuable asset as she hits the ground running.



### PROPERTY TAX COLLECTIONS

### LITTLE CHUTE

Save time and enjoy the convenience of paying your property taxes right here at BLC! Tax payments for the 1st installment or payment in full are available in December and January, CASH or CHECK ONLY. Our tellers will be happy to help 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 to deposit funds. Contact us if you need assistance!

**Routing #075905868**

### 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.!

Learn more at [blccb.com/zelle](https://blccb.com/zelle)

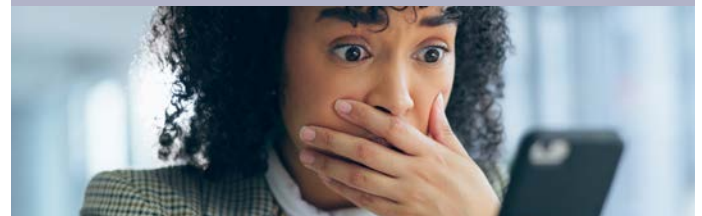
**zelle**

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## Give Gifts That Support Local

Signature protected, Visa® Gift Cards are accepted at millions of Visa® merchants worldwide and can be used for online and mail order purchases. They can be sent to friends and family out of state to use in their local communities!

You can also purchase Heart of the Valley Chamber Bucks at BLC. From restaurants, entertainment and golf; to gasoline and automobile repair; grocery stores, retail stores or specialty shops...They are used like any other gift certificate only you have over 130 choices on where to spend it! Chamber Bucks are the ultimate Shop Local gift and keep dollars in our community!



## Technology Tips & Takeaways

### This Email is Making Me FEEL Something

Scammers love to manipulate your emotions!

#### IS AN EMAIL, TEXT, OR DM MAKING YOU FEEL SUDDEN, URGENT EMOTIONS?

- "You won our sweepstakes!"
- "You're under arrest!"
- "I've been recording you."

#### THESE EMOTIONS CAN BE POSITIVE:

- You won an expensive cooler but you have to respond fast to claim it!
- An attractive stranger wants to be your friend and strike up a convo!
- You're owed money from a forgotten invoice!

#### MESSAGES AND EMAILS CAN ALSO BE SCARY:

- You owe back taxes and we're coming to collect unless you call!
- I'm your boss and I'm texting you from an unknown number, but I need to know your bank account info ASAP!
- You've been hacked and you need to pay up.

All of these are symptoms of scams and phishing!

#### IS A MESSAGE PUSHING YOU TO CLICK BEFORE YOU THINK?

- Is it causing strong feelings?
- Is it unexpected?
- Is it requesting you take action, like making a payment?

This goes for emails, texts, DMs, and now even calls because of artificial intelligence platforms.

- Don't click! Don't even click Unsubscribe!
- Report emails as phishing if possible.
- Delete.
- Block the contact info from scammy phone numbers.

#### DON'T RESPOND TO WRONG NUMBERS!

Another common scam we see now is a slower burn. It often starts with a "mistaken text" from a number you don't recognize:

- "Hey how r u"
- "Do you have any dentist recommendations?"
- "It was wonderful running into you last night"

These are ways for a scammer to start a conversation that eventually leads to a scam. Don't respond. Don't even text back "wrong number." Block and report! It's not rude. If someone really did text you by accident, they'll figure it out.

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