



President's Corner



There is a lot to be excited about at BLC this fall. Over the past several years, our Bank has continued to grow, both in the number of customers and businesses we serve and in the team needed to support them. With that growth comes the responsibility to make sure we are investing thoughtfully in the future while continuing to provide the personal, relationship-focused service our customers expect from BLC.

One of the most visible examples of that investment has been happening inside our building. After several months of construction, we are excited to reopen our lobby on September 8 following the completion of Phase 1 of our remodel. We know construction has required some flexibility from our customers, and we truly appreciate your patience while our team continued serving you through the drive-thru and by appointment.

The newly remodeled space was designed with our future in mind. Additional offices give our growing team more room to serve customers privately and efficiently, while an updated lobby and teller area will create a more welcoming and functional banking experience.

Work will continue behind the scenes as we move into Phase 2, which is expected to be completed near the end of October. Once the entire project is finished, we look forward to celebrating with our customers and community. Watch our website and Facebook page for details about an upcoming ribbon cutting and open house.

Buildings and offices are only part of our growth story. We have also welcomed several talented new and returning team members this year, strengthening our lending, credit, finance and support teams. Each investment helps ensure BLC can continue growing responsibly while remaining the strong, independent community bank our customers have counted on for generations.

Thank you for growing with us, for your patience during construction and, most importantly, for continuing to place your trust in our team. We cannot wait to welcome you back inside!

If there is anything we can help you with, please reach out. And if you know someone who could benefit from the same local service and personal attention you receive at BLC, we are never too busy for a referral.

Adam Lange

POINTS of INTEREST

President's Corner

Your Lobby is Open!

A Fall Financial Check-In

BLC in the Community

BLC Team Updates

Celebrate Small Business Saturday

Tech Tips & Takeaways:

Don't Trust Caller ID Alone



**Lobby Reopens on
Tuesday, Sept. 8**

**Please use the
WILSON STREET DOORS**
going forward for all
lobby access.

WE CAN'T WAIT TO SEE YOU!

A Fall Financial Check-In

Fall has a way of sneaking up on us. One minute it is summer, and the next you are thinking about holiday shopping, heating bills and how there are somehow only a few months left in the year. Before the busy holiday season arrives, give your finances a quick check-in.

REVIEW YOUR SPENDING: Take a look at recent account activity and your monthly budget. Have any expenses increased? Are there subscriptions or recurring charges you no longer use? A few small adjustments can free up money for other priorities.

PLAN FOR HOLIDAY EXPENSES: Gifts are only part of holiday spending. Consider food, travel, parties, charitable giving and seasonal activities, too. Creating a budget now can help keep January from arriving with an unwelcome financial surprise.

CHECK YOUR SAVINGS: Whether you are building an emergency fund or saving toward a larger goal, review your progress. If your budget allows, consider setting up an automatic transfer into savings.

REVIEW YOUR CREDIT: Visit AnnualCreditReport.com to review your credit reports and look for inaccurate information or accounts you do not recognize.

LOOK AHEAD TO 2027: What do you want your money to accomplish next year? A new vehicle? Home improvements? Paying down debt? Growing your business? Starting with a goal now gives you time to make a plan.

Not sure where to start? Talk with your BLC banker. Sometimes the best financial plan begins with a simple conversation.

UPCOMING FEDERAL HOLIDAY HOURS

The bank will be closed to observe the following:

SEPT 7 – Labor Day

OCT 12 – Columbus Day

NOV 11 – Veterans Day

NOV 26 – Thanksgiving Day

BLC in the Community

Summer was another busy season for #TeamBLC, and we would not have it any other way! First, we kicked it off with the CheeseFest parade.

Our Q2 fundraising team was proud to present a \$1,553 donation to Fox Valley Veterans Council to help support local veterans and their families.

#TeamBLC returned to Rock Cancer, presented by the Spierings Cancer Foundation, to lend a hand and support a cause that continues to make an incredible impact for families in our community.

BLC also proudly supported and participated in 18 local golf outings benefiting schools, nonprofits, community organizations and important causes throughout the Fox Valley supporting the communities we serve.



BLC Team Updates



RAY ZULEGER joined our Commercial Lending team, supporting portfolio management, credit analysis and client relationships. A UW Oshkosh graduate in Marketing and Finance, Ray brings a strong foundation in business, financial analysis and relationship building.



JOSH KRUEGER brings more than a decade of commercial banking experience to BLC. He works closely with local businesses to build strong relationships and provide personalized lending, deposit and treasury management solutions.



STACIE CHERNEY brings more than 13 years of executive administrative and project support experience to BLC. She supports Adam, our Leadership Team, Board and committees while helping coordinate priorities across the Bank.



JUSTIN KNUTH brings more than 18 years of commercial credit and portfolio management experience to BLC. He leads our credit function and works with our lending team to support sound credit decisions and strong underwriting standards.



ASHLEY MOELLER recently joined BLC's Human Resources team, supporting recruiting, onboarding, payroll, benefits and employee programs. She brings experience in recruiting and HR support, along with a strong educational background in Human Resources.



ADAM HIEMPAS joined BLC to support the accuracy and integrity of our loan documentation and reporting. He brings previous underwriting experience and also serves as a volunteer firefighter with the Little Chute Fire Department.



LORI CONRAD has returned to BLC, supporting our reception area on Tuesdays and Thursdays and providing additional coverage as needed. We are happy to have her back with our team and customers!



JON SKROCH, CPA has returned to BLC and his role in Finance. His previous contributions helped strengthen our accounting processes, and we are excited to welcome his more than 17 years of experience and familiar face back to #TeamBLC.

Celebrate Small Business Saturday

Shop Small. Support Local.

Small Business Saturday is November 28, and it is a great reminder that where we spend our money can make a meaningful difference close to home.

Local businesses create jobs, sponsor youth teams, donate to fundraisers, support schools and nonprofits, and help give our communities their unique character. When we choose local businesses, we are investing in our neighbors and in the communities we share. Look to Fox Valley businesses for gifts, services, meals and holiday experiences. Recommend your favorite business to friends, leave a positive online review or share their social media posts.

At BLC, supporting local businesses is more than something we talk about. It is part of what community banking is all about.

MONEY TIP: Our Visa Gift Cards are an excellent gift when you don't know what to get someone. They can be used at local vendors all around our community!



Technology Tips & Takeaways

Don't Trust Caller ID Alone

A call appears on your phone from BLC Community Bank. It must really be us...right? Unfortunately, not always.

Fraudsters can use a tactic called **caller ID spoofing** to make a phone call appear to come from a trusted business, financial institution or even a familiar phone number. Scammers may then pretend to be a bank employee and claim there is an urgent problem with your account.

Their goal is often to convince you to share information that can be used to access your Online or Mobile Banking.

REMEMBER: BLC will NEVER call and ask you to provide your Online Banking username, password or other login credentials.

If a caller claiming to be from BLC asks for sensitive banking information:

- **DO NOT** provide your username, password, security code or one-time verification code.
- **DO NOT** approve a login or transaction you did not initiate.
- **HANG UP.**
- **CONTACT BLC DIRECTLY** using a phone number you already trust.

Scammers often rely on fear and urgency to get people to act before they have time to think. A legitimate BLC employee will understand if you choose to end the call and contact us independently.

When in doubt, **hang up and call us at 920-788-4141.**

Learn more about current fraud threats and ways to protect yourself at blccb.com/blog/spoofing.