



President's Corner

Spring always feels like a fresh start here in Wisconsin. The days get longer, the snow finally gives way to green grass, and many of us begin thinking about projects, travel plans, and time with family.

At the Bank, spring is also a time to reflect and reset. We continue to see strong activity across the Valley. Families are planning ahead, businesses are investing, and savers are finally seeing meaningful returns on their deposits. After several years of rapid changes in the economy, there is a sense that people are being more intentional with their financial decisions, and that is encouraging.

As your community bank, our focus remains simple. We are here to help you navigate those decisions with confidence. Whether you are building savings, planning a home improvement project, purchasing equipment for your business, or simply looking for guidance, we are ready to help.

April is Community Banking Month, which is always one of my favorite times of the year. It gives us an opportunity to celebrate the relationships that make this bank what it is. We are proud to serve this community and grateful for the trust you place in us.

Enjoy the change of seasons, and as always, thank you for being our customers.

Adam Lange

Mark Your Calendar: ShredFest

Saturday, May 9TH from 9 – 11 am

BLC will be holding our 19th 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 4–8. 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 9th.

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

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

Learn more at www.blccb.com/shred

POINTS of INTEREST

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| President's Corner | BLC in the Community |
| 19th Annual ShredFest | BLC Team Updates – We're Hiring! |
| Community Banking Month | Planning Summer Projects? |
| Growing Your Savings | Tech Tips & Takeaways:
Police Impersonation Scams |



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**.

FRIDAY, APRIL 3RD – 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 23RD – 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 27TH – 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

Grow Your Savings This Spring

Spring is about growth. It is also a perfect time to grow your savings. With deposit rates remaining competitive compared to just a few years ago, savers have an opportunity to put their money to work again. Here are a few simple strategies:

USE SEPARATE SAVINGS "BUCKETS": Instead of one general savings account, consider separate accounts for specific goals like travel, home improvements, or holiday expenses. When money has a purpose, it is less likely to be spent impulsively.

AUTOMATE BEFORE YOU SPEND: Treat savings like a bill. Schedule an automatic transfer on payday so your savings grows before you have a chance to use those funds elsewhere.

TAKE ADVANTAGE OF CDS: If you have funds you do not need immediate access to, a Certificate of Deposit can offer a fixed return and peace of mind. It is a simple, low risk way to earn more on idle funds.

BUILD OR REFRESH YOUR EMERGENCY FUND: If the past few years have taught us anything, it is the importance of having a financial cushion. A goal of three to six months of expenses is a strong starting point.

Growth does not happen overnight, but small, steady deposits can make a meaningful difference over time.

BLC in the Community

TOYS FOR TOTS

We were proud to deliver 459 toys, books, stuffed animals, and stocking stuffers to The Salvation Army. A BIG Thank you to Appleton Drain & Sewer for their amazing donation that truly helped fill our boxes to the brim.

ADOPT-A-FAMILY

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 contributed \$3,918.28 to support families.



Follow us on social media for more photos and updates!

BLC Team Updates



WELCOME TRAVIS JANSEN! Travis brings a strong background in credit analysis and financial operations to his new Loan Processing Specialist role, including experience with Alliance Laundry Systems and Bank First. He assists with preparing loan documentation and supporting our loan systems for new and renewed loans. His analytical skills and positive attitude make him a great addition to our Loan Processing team.

WELCOME AILI FISCHER! In her Teller role, Aili assists customers with day to day banking needs, processes transactions, and helps ensure each customer has a positive experience. She previously worked at Wilmar Chocolates, where she gained valuable experience in customer service, accuracy, and working in a fast paced environment. We're excited to have her friendly and approachable personality serving our customers.



WELCOME KERA TIDWELL! Kera has also joined our team as a Loan Processing Specialist and brings prior experience in loan servicing and documentation, most recently working with 1st Franklin Financial in Georgia. She supports the preparation of commercial, residential, and consumer loan documentation and plays an important role in keeping our loan operations running smoothly. We're excited to have her as part of the team and to welcome her to the Fox Valley community.

We're Hiring at BLC Community

At BLC Community Bank, we believe banking is about people first. We are currently seeking motivated individuals to join our growing team in a variety of roles. Whether you have experience in banking or are looking to begin a new career path, we would love to connect.

To explore available opportunities and learn more about what makes BLC a great place to work, visit www.blccb.com/careers.

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



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Planning Summer Projects?

Spring often brings home repairs, landscaping projects, and other plans that may require financing. Before putting expenses on a high interest credit card, consider talking with us about your borrowing options. BLC offers a variety of personal and secured loan products with friendly, local decision-making and personalized service. We'll help you find the right solution to meet your needs and keep your plans on track. Visit www.blccb.com/lending or stop in to learn more.



Technology Tips & Takeaways

Police Impersonation Scams

Have you gotten a call that looks like it's from your local police department? Scammers are faking caller ID to impersonate local law enforcement, hoping to get you to pay. Learn how this scam works so you can avoid it.

The call comes from someone claiming they're a sheriff or deputy at your local police department. They say they've confiscated a package with your name on it. It's filled with money, illegal drugs, or weapons — and you'll be arrested unless you pay a fine. To avoid being arrested, they might tell you to send cash, deposit money at a Bitcoin ATM, buy gift cards and give them the numbers, or send money over a payment app like Zelle, Cash App, or Venmo.

Even if the caller uses the name of a real officer, has a real number show up on caller ID, or has information about you (like your address), that's not a real officer calling. It's a scammer trying to steal your money.

Here's what to know:

- Real law enforcement officers won't call to say you're going to be arrested (or threaten to arrest you if you hang up).
- Real law enforcement officers won't call to insist that you pay fines by cash, gift card, cryptocurrency, payment app, or a wire transfer service — and never as a way to buy your way out of a "crime."

If you get a call like this, hang up. Don't call the number back. If you want to check it out, contact your local police department, but use a website or phone number you know is real. Then report it to the FTC at ReportFraud.ftc.gov.

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BLC is proud to be YOUR community bank!

Enter our \$100 Chamber Bucks Gift Certificate drawing before 4/27/26 or send your entry via email to marketing@blccb.com.

NAME: _____

ADDRESS: _____

EMAIL: _____

PHONE #: _____

