



the intersection

Where Community and Opportunity Meet

A LETTER FROM **TIM PURMAN** — PRESIDENT/CEO

This time of year often is called the “Season of Giving” as people take time to reflect on the things and people who are important to them and then “give back” to someone or make a positive contribution to the community. In that spirit, Forte Bank is pleased to announce a **\$15,000 donation to Volunteers for a Beautiful Hartford (VBH) for their Riverwalk Lights project.** The Riverwalk has been lit for the holidays for the last several years. Now, VBH is working with David J. Frank Landscape Contracting to reimagine the Riverwalk Lights and make it spectacular. Phase 1 of the project is expected to be completed by Nov. 13 in time for the Christmas parade. We believe the Riverwalk Lights is a great community attraction that will continue to draw people to Hartford and Washington County.



In addition, the bank recently presented a **\$10,000 check to the Schauer Arts Center** in support of the facilities improvements they made to their courtyard entertainment area. The arts are important for a well-rounded community and the Schauer Center adds a tremendous amount of value to Hartford and greater Washington County. The new courtyard will be available for performances as well as corporate events and wedding receptions. We are happy to help them defray some of the costs of these improvements with our donation.

As a community bank, we firmly believe in the value of reinvesting in our community and that includes shopping locally. Major disruptions to the global supply chain due to COVID, storms and product shortages mean that online purchases may not arrive in time for the holidays. One way to alleviate that concern is to purchase gifts from local retailers. Many of our local businesses offer one-of-a-kind gifts that make them extra special for your loved ones. Plus, **for every \$100 you spend at locally owned businesses, \$68 stays in the community,** compared to just \$43 when you shop at a national chain. Shopping locally is a win-win!

Thank you for banking locally. We wish you a joyous and peaceful holiday season.

Fall/Winter. *recipe*

Slow Cooker Cream Cheese Chicken Chili

Cuddle up on a cold night or dig in on game day with a bowl of this delicious slow cooker cream cheese chicken chili from our 110th anniversary cookbook. Swapping out the chicken for turkey would also be a great way to use up those Thanksgiving leftovers!

2 frozen chicken breasts
1 small jar salsa
1 can corn, do not drain
1 can black beans, drained and rinsed
1 pkg dry ranch dressing
1 tablespoon cumin
1 teaspoon onion powder
1 teaspoon chili powder
1-8 oz package cream cheese
Cooked rice or tortilla chips for serving

Directions: Place chicken in a crock pot. Top with salsa, corn, beans, ranch dressing, cumin, onion powder and chili powder; stir. Add cream cheese. Cook on low for 6-8 hours, mixing occasionally. Shred chicken. Serve over cooked rice or top with tortilla chips.



Holiday Banking Hours

Thanksgiving Day, Thursday, November 25 — CLOSED
Day after Thanksgiving, Friday, November 27 — OPEN regular business hours (8:30 a.m. – 5 p.m.)
Christmas Eve Day, Friday, December 24th — 8:30 a.m. to 12:00 p.m.
Christmas Day, Saturday, December 25th — CLOSED
New Year's Eve Day, Friday, December 31st — 8:30 a.m. to 3:00 p.m.
New Year's Day, Saturday, January 1st — CLOSED

Introducing Zelle®

Zelle® makes sending money to friends, family, and others you know¹ fast, safe and easy. Best of all, money arrives typically within minutes between enrolled users.²

Beginning Nov. 18th, Zelle® will be available right from your online and mobile banking account, conveniently located in the same place where you pay your bills.

It's easy to get started. Simply log in to your online banking account or mobile banking app and enroll in Bill Pay. Once your account is verified, return to Bill Pay and select the "Send Money With Zelle®" tab.

If you like Popmoney®, you're going to love Zelle®.

After you complete your quick one-time enrollment, your Popmoney account information, activity, history and contacts will be available in Zelle®.

Fast

Money is sent from your account into theirs typically in minutes.²

Safe

With the security you already know and trust from Forte Bank.

Easy

Send money to almost anyone you know and trust using only their email address or U.S. mobile phone number.¹

With these great features, you have a lot to look forward to. So go on, do a little dance. Exchanging money is about to become fun.

How to start using Zelle®

1. Enroll or log in to Bill Pay
2. Select "Send Money with Zelle®"
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That's it! You're ready to start sending and receiving money with Zelle®.

Data charges may apply. Check with your mobile phone carrier for details. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

¹Must have a bank account in the U.S. to use Zelle®.

²Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with



Welcome, Dan!

We are pleased to announce Dan Chipman has joined the Forte Bank commercial lending team as Assistant Vice President and Commercial Lender!

Dan comes to Forte with nine years of experience in the banking industry. Dan's approach to client service is to be a trusted advisor and not a salesperson — someone who asks the right questions to help a customer determine the right product for them as opposed to "selling" them on standardized products that may or may not fit them. Dan also aims to learn as much about his customers' businesses as possible, including what risks their industries face so he can better serve them.

Dan is excited to work at a community bank because, "It allows for a more hands-on approach to building and maintaining long-term relationships and helping the community grow." Dan enjoys the freedom to lend to customers of all different sizes and loan needs. "At Forte, I feel we have the ability to meet customer needs no matter how unique."

What you may not know about Dan is that he is an avid volleyball player and coach. In college, his team won two National Collegiate Volleyball Federation national championships. In addition, he coached the Catholic Memorial High School boy's program to a state championship in 2016 and subsequently was named Coach of the Year. He currently is entering his 8th season as coach at the Catholic Memorial.

We're so glad to have you on board, Dan!



Dan Chipman



Bob Kaiser

Congratulations on your retirement, Bob!

Congratulations to Bob Kaiser, VP Commercial Lender, who retired on Sept. 30! Bob's career in banking spanned 40 years — an amazing accomplishment! We are grateful for Bob's seven years here at Forte Bank and we wish Bob and his wife Linda the very best in all they plan to do in retirement.

Free Weekly Credit Reports During COVID *Extended Until April 2022*

If you're feeling anxious about your financial health during these uncertain times, you're not alone. That's why the three national credit reporting agencies, which last year gave people weekly access to monitor their credit report for free, are extending that benefit until April 20, 2022.

This is some helpful news, because staying on top of your credit report is one important tool to help manage your financial data. Your credit report has information about your credit history and payment history — information that lenders, creditors, and other businesses use when giving you loans or credit.

Now it's easier than ever to check your credit more often. That's because everyone is eligible to get free weekly credit reports until April 20, 2022 from the three national credit reporting agencies: Equifax, Experian, and Transunion. To get your free reports, go to [AnnualCreditReport.com](https://www.annualcreditreport.com).

If you're struggling to pay your bills right now because of the Coronavirus crisis, here's what you can do:

- Contact the companies you owe money to. [Ask](#) if they can postpone your payment, put you on a payment plan, or give you a temporary forbearance.
- Check your credit report regularly to make sure it's correct — especially any new payment arrangements or temporary forbearance. The CARES Act generally requires your creditors to report these accounts as current.
- Fix any errors or mistakes that you spot on your credit report. Notify the credit reporting agencies directly. You can find out more by reading [Disputing Errors on Credit Reports](#).

Find more advice and tips on handling the [financial impact of the Coronavirus](#), and subscribe to the [FTC's Consumer Alerts](#) at [ftc.gov](https://www.ftc.gov).

Source: United States Federal Trade Commission, www.ftc.gov.



Watch Out for “Grandparent” Scams

Grandparents often have a hard time saying no to their grandchildren, which is something scam artists know all too well.

Scammers who gain access to consumers' personal information — by mining social media or purchasing data from cyber thieves — are creating storylines to prey on the fears of grandparents. The scammers then call and impersonate a grandchild in a crisis situation, asking for immediate financial assistance. The callers may “spoof” the caller ID that appears on the recipient's phone to make an incoming call look like it's coming from a trusted source. In a recent report [from the FBI](#) in Buffalo, N.Y., a caller contacted an elderly person in western New York state and claimed to be a grandchild who had just been in a serious car accident and arrested for drunk driving. The imposter pressed the grandparent for money to

post bond, then passed the phone to someone else who claimed to be the caller's attorney.

That phony attorney told the grandparent to come up with approximately \$15,000 in cash and to put it in an envelope to be picked up at their house by a courier at a designated time. When the courier arrived, the unsuspecting grandparent handed over the cash. The FBI reports that these scams may use ride-share companies to retrieve the cash from victims.

Several variations of this con have surfaced over the years. The [U.S. Postal Inspection Service](#) recently published an article about grandparent scams, with videos of victims sharing their stories to help raise awareness of this criminal tactic.

The best advice for avoiding this type of scam, or any suspicious phone call, is to hang up immediately. If you have caller ID and you don't recognize an incoming phone number, just let it go to voicemail.

If you do wind up in a conversation, use caution if you are being pressured for information or to send money quickly. Scammers often try to

bully victims into transferring money through a mobile payment app, by wiring money, or by purchasing gift cards or money orders. If you receive a call like this, report it immediately to local law enforcement.

One of the best deterrents against scam artists is awareness. The FCC offers consumer guides on [spoofed caller ID](#) and [illegal robocalls](#), with additional [tips and web resources for call-blocking apps and services](#). You can also check out consumer awareness posts about scams targeting older Americans from the [Better Business Bureau](#), or find out about scams near where you live using the [AARP's Scam-Tracking Map](#).

File a complaint

Consumers can file complaints with the FCC about [unwanted calls](#) and [spoofing](#) at <https://consumercomplaints.fcc.gov/>. You can also find information on [imposter scams](#) and file a consumer complaint with the Federal Trade Commission at [ftc.gov](#).

Source: *United States Federal Communications Commission, www.fcc.gov*

Are You Leaving Your Loved Ones With a Plan?

Creating a will may seem like something that isn't needed until you are further into retirement. However, that couldn't be further from the truth. Your spouse and children could face unanswered questions about what to do with your assets should you neglect to create a will.

Let's consider what happens if you pass without a will in place. Your family will first have to deal with your passing. During this time, they will need to figure out where your accounts are and if they can access them. Without a will, your assets will remain in your name and will need to go through probate court.

The probate process can easily string out over months and years. Some accounts may take a lot of work to find, or your family may have trouble accessing them.

What Is Probate Court?

Probate is a court process that occurs when someone passes without a will. The probate court will attempt to transfer the assets to the rightful beneficiaries. The court will resolve any disputes, appraise the assets and ensure any debt gets paid.

Probate can be expensive as there are fees associated with probate, including attorney and executor fees, bond fees, appraisal fees and publication fees.



Probate is time-consuming and inconvenient. Instead of allowing your family to go through probate, it's best to avoid it altogether.

How To Avoid Probate Court

If you don't want to put your family through this process, set up a will. It costs less than probate court and takes up only a fraction of the time. A will allows you to call the shots as you see fit. It doesn't leave your family in chaos and may soften the blow, even a little, of your passing.

Planning for the inevitable may not sound appealing, but it does provide a way for you to keep your family protected and ensure the correct people inherit any assets as you see fit. Remove the burden of sorting out your accounts and assets and plan for your family's future.

If you need help creating a will or aren't sure how to plan for your family's financial future, contact the office. We look forward to helping you.



For information specific to your personal financial situation and investment goals, please contact FNB Hartford Investment Services at 262-673-8926.

Securities and advisory services are offered through Cetera Advisor Networks LLC, member FINRA/SIPC, a broker-dealer and registered investment adviser. Cetera is under separate ownership from and other named entity. Investments are: Not FDIC/NCUSIF insured • May lose value • Not financial institution guaranteed • Not a deposit • Not insured by any federal government agency.

INVESTMENT SERVICES

2022 Housing Market — *What to Expect*

Continue to save for a down payment and shore up your credit score

Very low inventory and some of the lowest interest rates in a decade took home buyers on a wild ride during 2021. The overheated market sent buyers into a frenzy where they were competing with multiple other offers. As a result, many buyers were offering massive amounts over asking or including price escalation clauses in their offers, while foregoing things like contingency waivers and inspections.

Will 2022 offer any relief? Senior economist at realtor.com, George Ratiu, says buyers can expect a more normal market in the new year. Home inventory is expected to increase, and with more homes available, buyers won't have to stress as much over the competition. Mortgage rates are expected to tick back up a bit, but they still remain historically low.

If you're hoping to buy a new home, what can you do while waiting for the market to cool off? Go back to the basics — continue saving money for your down payment and make sure your credit score is in good shape.

- **Down payment** — Home prices are not projected to fall much in 2022 despite the expected increase in home inventory. This means you may have to increase the amount of money you were planning to put down on a new home. **Continue saving what you can.**

In addition, Forte Bank works with **grant programs** that can help with down

payment assistance. For example, in 2021 eligible homebuyers could receive up to \$6,000 through the Downpayment Plus® Program* grant and \$5,000 through the Down Payment Assistance Loan Program** toward down payment and closing costs. Forte Bank offers both of these programs, but not all lenders do.

Homebuyers also may receive a **cash gift** from a family member. There are specific rules that govern how the gift is documented and received, so it's a good idea to work with your lender to be sure you take the proper steps so your application is not rejected.

- **Credit score** — Your **credit score** affects the interest rate you qualify for so it's a good idea to maintain a stable credit profile 3-6 months before you want to buy a home. Don't make any large purchases, make your payments on time, and maintain a low credit card limit to debt utilization percentage (the ratio of your credit card balances to credit card limits).

Most importantly, [get preapproved](#) for a home mortgage when you're ready to start shopping for housing so that you're prepared to act quickly when you find it! Contact Lori or Wendy with your questions about home financing, down payments, grants, preapproval and more. They will be with you every step of the way!

Learn more about the mortgage options and grant programs we offer at www.fortebankwi.com/mortgage or contact a lender today!



Lori Mihm
Vice President
Hartford Office
NMLS ID# 417437
Direct: 262-670-3885



Wendy S. Christenson
Vice President
Richfield Office
NMLS ID# 417436
Direct: 262-670-3889

*Loans subject to credit approval.
Forte Bank NMLS ID# 409428*

* "Downpayment Plus" is a registered trademark of and a program offered from the Federal Home Loan Bank of Chicago. Restrictions apply. Please visit the Federal Home Loan Bank of Chicago's [website](#) for complete requirements.

** Down Payment Assistance Loan program is offered from the Department of Housing and Urban Development, funded by the Home Consortium. Restrictions apply. Please see the Home Consortium [website](#) for complete requirements.

Cash Recyclers Bring Speed and Efficiency to Teller Line

Forte Bank now has cash recyclers at each of its three retail branches. A cash recycler is a machine that accepts and dispenses cash and stores money securely. The cash recycler automatically counts, stores and validates notes for both deposit and withdrawal operations, allowing staff in the teller line to efficiently and accurately process cash transactions. The cash recyclers are much faster than hand counting and allow us to speed up manual cash transactions so you spend less time waiting in line!

Why is it called a "recycler?" Because the cash that

is deposited and stored in the machine is the same cash used for dispensing in future transactions.

Our Slinger branch has had their cash recycler, "Johnny Cash," for five years already. In August, two machines were installed in the Hartford branch — "Mickey Moolah" and "Eddie Money" — and one in Richfield. The Richfield team has yet to create a money moniker for their machine.

All joking aside, **at Forte Bank we are always striving to utilize technology that enhances your experience!**



Your *community* bank. Your *opportunity* bank.

Hartford Office
116 West Sumner Street
Hartford, WI 53027
262-673-5800

Richfield Office
1297 State Hwy 175
Hubertus, WI 53033
262-628-5500

Slinger Office
439 East Washington Street
Slinger, WI 53086
262-644-7606

www.fortebankwi.com ▶ email: info@fortebankwi.com ▶

