



the intersection

Where Community and Opportunity Meet

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

Bob Dylan famously wrote in his 1964 song, “The Times They Are a-Changin’,” and I don’t think that sentiment could be more applicable today. When we first began thinking about the spring newsletter, naturally the biggest change on our minds was the bank’s transition to a state charter and the name change from First National Bank to Forte Bank. That almost seems like ancient history with all of the changes we’re experiencing in our communities, the country and the world given the COVID-19 pandemic.

Our highest priority continues to be the safety and support of our customers, employees, and community. As a result, we have modified **how** we are delivering services to you, but we want you to know that we remain committed to supporting each of you through the unprecedented challenges being faced at this time. Above all, we want you to rest assured that your funds remain secure.

Another change caused by COVID-19 is our celebration of Community Banking

Month. Every April we look forward to celebrating Community Banking Month with our customers and community members. This year, our events are on hold. We hope to still hold these events at a later date. Keep an eye out on our website and social media channels for updates.

One thing that isn’t changing is the importance of local, community banking and supporting our local businesses. Our friends at local businesses across Washington County need our support more than ever. We encourage you to reach out to your favorite businesses to find out how you can help. Maybe that means buying a gift card today to use at a later date. Or, maybe you can still patronize the business by utilizing a new pick-up or delivery service. We are all in this together and we know that we’ll get through it together.

Incidentally, our transition to Forte Bank is nearing completion. While most changes were immediate, our online and mobile banking platforms transitioned in



January, and now the very last thing to be done is the completion of our new external building signage. We trust you have noticed very little difference in the services and products we offer.

On behalf of the entire team at Forte Bank, thank you for your support, patience, and understanding during this unprecedented time. We remain committed to providing you with the individual attention that you have come to know and appreciate. ***We hope that you and your family will remain safe and healthy.***

Shopping Locally is More Important Than Ever

As a community bank, Forte Bank has always been a steadfast supporter of our community and of shopping locally. Many of our friends at local businesses are being severely impacted by COVID-19.

Please consider reaching out to some of your favorite local businesses and asking what you can do to help them during this stressful time.

Some local businesses will appreciate you purchasing a gift card to use at a later date, while other businesses would rather you wait to patronize them until after they are open again. Some businesses are moving to an online service delivery method and would appreciate you sharing or subscribing to their content. The important thing is to reach out and ask what would be most helpful. ***We know they will appreciate it!***



Community Banking Month Activities Postponed

Unfortunately, our celebration of Community Banking Month has been postponed. While we look forward to these activities every April, the health and safety of our customers and community at large is far more important. We hope to still hold these events at a later date. Keep an eye out on our website and social media channels for updates.

Online and Mobile Banking — *Your BFFs during COVID-19*

As we all navigate the COVID-19 pandemic, we want to remind you that managing your finances from home is as simple as ever using Forte Bank's online banking and mobile banking app. You can use either service to check your balance, pay bills, transfer funds and make payments at any time of day or night. You can even use Popmoney to make a payment to a person.

Enroll in Online Banking

To enroll in online banking, go to www.fortebankwi.com/personal-banking/online-mobile-banking/mobile-banking and click "Enroll in Online Banking" to complete the process online. You can also call any one of our branches and one of our staff will help you enroll over the phone.

Download the Mobile App

Our free mobile banking app has the added benefit of allowing you to deposit checks using your smartphone! We have a **mobile deposit FAQ** on our website that gives you all of the ins and outs of perfecting your deposit via smartphone.

Download our free personal mobile banking app from the **Google Play store** or the **App store on iTunes**.



If this is the first time you're enrolling in either online or mobile banking you will need the four-digit PIN you set when you first opened your account. If you don't have your PIN number, give us a call at the branch!

For Our Business Customers

If you're a business customer, take advantage of our Business Online Banking service to view accounts, transfer funds, and also manage ACH* transfers for both accounts receivable and accounts payable, including payroll.

In addition, we offer **Deposit Manager**, a remote deposit capture service to allow businesses to deposit checks on site. Contact Lisa, our Business Services Banker, at 262-673-5800 to begin the enrollment process for Business Online Banking, ACH Manager, and Deposit Manager.

Find more information about online and mobile banking on our website!

*Fees may apply for Business Online Banking with optional ACH and Remote Deposit capture.

Message and data rates may apply.



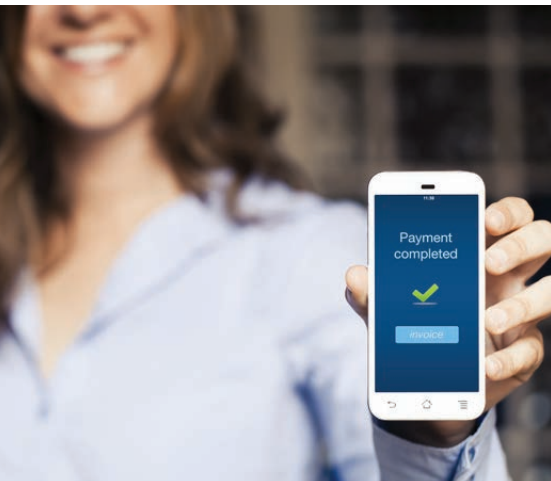
Drive Thru and Night Deposit Box

Our drive thru remains unchanged and available during regular business hours. You can complete most lobby transactions in the drive thru. We do allow pedestrians and bicyclists to use our drive thru, however, we ask that you be extra cautious and alert to vehicle traffic.

You may also continue to use our night deposit drop boxes available at each of our locations. This is open to both personal and business customers. Leave your deposit in the night deposit box and we will credit your account the next morning.

Telephone Banking

You can use telephone banking at any time to obtain account information or to make transfers or payments. Telephone transfer fees will be waived while our lobbies are closed. You can reach a member of our staff during normal business hours at any of our regular branch numbers, and you can use our automated telephone banking service after hours by calling 800-995-6821. If you are not currently enrolled in telephone banking, please contact Deposit Operations at 262-670-3878 to begin the enrollment process.



Notifi is Coming Soon!

Forte Bank is bringing you Notifi, real-time events and alerts about your account that you can receive via email, text or push notification. Relevant financial events such as a low balance, debit transactions, pending loan payment or suspicious activity will automatically trigger the delivery of real-time alerts. Notifi allows you to take immediate action to address a specific need and also reduces your exposure to fraud.

Message and data rates may apply.

You control your events and alerts, as well as your communication preferences. You can choose to receive alerts via email, text, a secure online inbox, or push notification.

Simplify your life with access to your financial information when and where you want it! Notifi is a free service for you and we anticipate rolling it out by the end of May or beginning of June. Watch for more details about how you can enroll in Notifi.

Our Milwaukee Loan Production Office is Open!

We are pleased to announce that our loan production office (LPO) located at 11801 W. Silver Spring Drive in Milwaukee is now open. This office will serve loan customers in Menomonee Falls, Sussex and Northwest Milwaukee. The loan production office is not a full-service banking branch and meetings there will be by appointment only. For more information or to arrange an appointment, please contact **Aaron Lensink**, Vice President and Business Banking Manager, at **262-297-2870** or alensink@fortebankwi.com.

Summer *banking hours*



Memorial Day (Monday, May 25) — **CLOSED**

July 4th (Saturday, July 4) — **CLOSED**

Labor Day (Monday, Sept., 7) — **CLOSED**

Have a gorgeous and safe summer!

How to Plan for an *Unexpected Retirement*

Most people don't expect for their retirement to come unplanned. After all, you have been working hard for decades, and by the time retirement is nearing, you are starting to feel comfortable with your financial future. But, a major life event could force you to retire earlier than planned. Perhaps a serious medical issue emerges or your employment situation abruptly changes, and the retirement you thought was 5 or 10 years away arrives immediately.

This isn't an uncommon situation. In fact, most Americans are not completely prepared when they begin their retirements. According to the **Voya Retire Ready Index™¹**, 60% of current retirees did not plan to retire when they did. Of those who did not retire voluntarily, health reasons and loss of employment were top reasons that they left the workforce. This reinforces the importance of planning early for your retirement years; just because your retirement can be unexpected doesn't mean that it has to be unplanned. **Here are a few strategies to consider as you prepare:**



Health complications

Unexpected health issues are one of the many factors that can force workers to retire early. Most Americans (91%) express concern about their inability to pay for healthcare expenses in retirement, according to the same Voya study. Therefore, it may be very important that you start planning to cover any medical expenses now, so that they don't catch you completely off guard.

One strategy is to start working out a savings plan for the rest of your working years that focuses on monthly retirement income rather than an overall lump sum. Projecting monthly income helps you determine if you are saving enough to cover living expenses, including health care, in retirement. To figure this out, consider seeking help from a financial professional or using a web-based interactive and educational retirement planning tool, such as **Voya's myOrangeMoney®**, to estimate how much funding you'll need to be comfortable on a monthly basis over the course of your retirement. From there, you can build contributions to an emergency fund into your monthly budget, providing flexibility to cover expenses if you unexpectedly need to retire due to health complications.

Changes in employment

Another common cause of an unexpected retirement is a change in one's employment

situation. Whether it is due to personal or health reasons, consider the impact this could have on your Social Security benefits. The Social Security Administration has specific definitions of "full retirement age," currently set between 66 and 67 years old. It is important to note that if Social Security is claimed before this age, benefits may be reduced. According to the Voya Retire Ready Index, almost half (46%) of working Americans plan to rely on Social Security as a major source of income during retirement. If it becomes necessary for you to retire early and claim your social security benefits early, you may not be able to maximize the benefits as you had planned to if you retired at your own pace.

In order to try and prepare for this, take the time to explore all the potential savings options available to you in your working years that could supplement Social Security once you retire. Could you open a retirement account such as an **IRA** or **Roth 401(k)**? Are you utilizing the full potential of an employer match to your 401(k) contributions? Are you comfortable becoming more aggressive with your investment plan? If you retire early, you may be happy that you took the time now to adjust your strategy in order to maximize your savings during your working years.

Eliminate debt now

Focus on eliminating as much debt as possible now. The last thing you need when dealing with

a sudden change in your employment situation is to be weighed down with debt. Working with a financial advisor could help you to put together a holistic strategy that effectively tackles any outstanding debts you may have in an efficient manner. This task will only become more difficult if you retire unexpectedly. Dealing with debt sooner rather than later will help you maintain your peace of mind throughout your retirement.

Don't panic

If your retirement catches you by surprise, take a deep breath, assess your options, and try not to raid all of your savings immediately. Evaluate which expenses are absolutely necessary and which are not as critical, and adjust from there. Consider whether you will be able to cover all important costs by reallocating emergency funds before cashing out on any pensions or other retirement plans. Lastly, look at the possibility of part-time employment options that could work for you to generate some cash flow.

While you can't know what will happen in the future, you can plan for it today. By taking the time to put together a flexible strategy that minimizes debt and maximizes your savings, you could make adjusting to an unexpected retirement much easier. If you don't have to scramble to cover your expenses, an early retirement can soon become an opportunity rather than an inconvenience.



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

¹ Based on findings from two online consumer surveys commissioned by Voya of Workers and Retirees. Surveys were conducted in July 2014 by Greenwald & Associates, Inc.

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Not FDIC insured. Not insured by any Federal Government Agency. Not a deposit.

No bank guarantee. May lose value.

Be Vigilant Against Fraud During the Pandemic

Fraudsters are taking advantage of the atmosphere of fear and confusion during this global crisis to defraud individuals and businesses. Please maintain a heightened vigilance against fraud during the novel coronavirus pandemic.

Be alert to phishing emails, unsolicited calls, and other Coronavirus-related scams. Be wary of providing any personal information or sending of money to any unknown party. These cons are being conducted through emails, phone calls, letters, text messages, faxes, and social media.

Please also know that the government will never ask you to pay anything up front to receive money from the stimulus package. The government also will not call to ask for your Social Security number, bank account or credit card number. Anyone who does is a scammer.

If you have any concerns at all, please call the bank first.

Avoid Coronavirus Scams

In addition to financial schemes, fraudsters are looking to take advantage of you in other ways, too. *Here are some tips to help you keep the scammers at bay:*

- **Hang up on robocalls.** Don't press any numbers. Scammers are using illegal robocalls to pitch everything from scam Coronavirus treatments to work-at-home schemes. The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls instead.
- **Ignore online offers for vaccinations and home test kits.** Scammers are trying to get you to buy products, online or in stores, that aren't proven to treat or prevent the Coronavirus disease 2019 (COVID-19). At this time, there also are no FDA-authorized home test kits for the Coronavirus. Visit the **FDA** to learn more.
- **Fact-check information.** Scammers, and sometimes well-meaning people, share information that hasn't been verified. Before you pass on any messages, contact trusted sources. Visit <https://www.usa.gov/coronavirus> for links to federal, state and local government agencies.
- **Know who you're buying from.** Online sellers may claim to have in-demand products, like cleaning, household, and health and medical supplies when, in fact, they don't.
- **Don't respond to texts and emails about checks from the government.** The details are still being worked out. Anyone who tells you they can get you the money now is a scammer.
- **Don't click on links from sources you don't know.** They could download viruses onto your computer or device.
- **Watch for emails** claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying they have information about the virus. For the most up-to-date information about the Coronavirus, visit the **CDC** and the **World Health Organization (WHO)**.
- **Do your homework** when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.

Keep up to date with the latest Coronavirus-related scams at www.ftc.gov/coronavirus.

Spring/Summer. recipe



Cedar Planked Salmon

Lori Mihm brings us this extra special grilled salmon recipe for the warm weather months. Lori, who is a real estate and consumer lender, created this recipe by tweaking several others and she says it's become a favorite amongst her family and friends. Lori and her husband love to grill all year as long as the weather cooperates! It sounds amazing, Lori!



Ingredients:

1 (2 lb.) center cut salmon filet (skin or skinless)
2 T. brown sugar
1 ½ tsp. kosher salt
1 T. fresh dill, chopped or 1 tsp. dried dill
1 tsp. pepper
lemon wedges to garnish

Directions: Soak untreated cedar plank (approximately 16" x 7") in water at least one hour before grilling by setting the plank in a rimmed baking sheet. Cover the plank with water and set a glass measuring cup or other heavy item on it to keep it submerged. Cut the salmon filet crosswise into 4 pieces approximately 1-1½ inches thick. Pat the salmon dry with paper towels and place on a plate. Combine brown sugar, salt, dill and pepper in a small bowl. Sprinkle the mixture all over the salmon and place in the refrigerator uncovered for at least 1 hour and up to 24. Place soaked cedar plank in the center of a preheated grill until the plank is smoking and starts to crackle. A charcoal grill will take about 5 minutes and a gas grill can take up to 15 minutes. Brush skinned side of salmon with oil, then place skinned side down on the hot plank. Cover the grill and cook until the center of the salmon is translucent when checked with the tip of a knife and measures 125-130 degrees Fahrenheit (about 12-15 minutes). You will not need to turn the salmon during the cooking process. Use tongs to transfer the plank with salmon onto a baking sheet. Tent with foil and let rest for 5 minutes. Serve with lemon wedges.

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 ▶

