



# the intersection

*Where Community and Opportunity Meet*

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

As we move from summer into fall and the upcoming holidays, we find ourselves still in the messy middle of the COVID-19 pandemic. As a



community bank, we know firsthand that what will bring us through this difficult time is focusing on what we have in common and coming together as a unified community. Indeed, this is what has helped us get through challenging times in the past. We encourage you to connect with and support your neighbors to help make our community stronger. As Helen Keller said, *“Alone, we can do so little. Together we can do so much.”*

**In addition to helping your neighbors, we encourage you to continue supporting our local businesses, especially during the upcoming holiday season.** It’s the local businesses that are providing meaningful jobs and supporting our youth sports teams, schools and local nonprofits. Not to mention that **every dollar spent at a local business is returned three-fold to the local economy** compared to a chain, and almost 50 times more than buying from an online mega-retailer.

Thank you for choosing an independent, community bank for your financial needs. As you navigate change, please know that Forte Bank continues to be a force for stability and reassurance. Our highest priorities continue to be safety and service and we will not sacrifice either. Please do not hesitate to reach out to us if there’s anything we can do to help.

We hope that you and your family will remain *safe* and *healthy*.

## 12 REASONS TO GO LOCAL FOR THE HOLIDAYS

- 1 MORE MONEY IS REDISTRIBUTED LOCALLY** — Every dollar spent at independent businesses is returned three-fold to your local economy compared to a chain (and almost 50 times more than buying from an online mega-retailer).
- 2 SUPPORTS LOCAL JOBS & SERVICES** — Small businesses create two out of every three new jobs in the U.S. annually. More than 50 percent of Americans either own or work for a small business.
- 3 IT’S BETTER FOR THE ENVIRONMENT** — Independent, community-serving businesses typically consume less land, carry more locally made products, locate closer to residents and create less traffic and air pollution.
- 4 SMALL BUSINESSES INNOVATE** — Nearly all employer firms (98.5 percent) in high-tech industries are small businesses, which incidentally produce 16 times more patents per employee than their larger counterparts.
- 5 TAX DOLLARS HELP SUPPORT THE COMMUNITY** — Spending locally instead of online ensures that your sales taxes are reinvested where they belong — in your community! Local businesses also generate more tax revenue per sales dollar.
- 6 SUPPORT UNDERSERVED COMMUNITIES** — Community banks hold the majority of banking deposits in small cities and rural communities, and serve as the only physical banking presence in almost one out of every five U.S. counties.
- 7 INCREASE CHARITABLE CONTRIBUTIONS** — Small businesses donate more than twice as much per sales dollar to local nonprofits, events, and teams compared to big businesses.
- 8 GET BETTER SERVICE** — Independent businesses deliver superior value compared to their larger counterparts. And those businesses report higher overall satisfaction when banking with a community bank (73 percent) compared with 49 percent for large banks and just 35 percent for online lenders.
- 9 ACCESS A NETWORK OF LOCAL EXPERTS** — Locally owned businesses, like community banks, have a vested interest in knowing how to serve you — whether helping to fund a startup, purchase a home or plan for retirement.
- 10 INVEST IN LOCAL ENTREPRENEURSHIP** — Community banks provide more than 60 percent of small business loans and more than 80 percent of agriculture loans.
- 11 PROMOTE FAMILY-OWNED BUSINESS** — Approximately one in five firms are family owned. Industries with the highest share of family-owned businesses, including management of companies and enterprises, represent the highest share of family-owned businesses, (46.4 percent) followed by real estate/rental and leasing (37.3 percent), and accommodation and food services (33.2 percent).
- 12 SUPPORT LOCAL FARMERS** — Local food is fresher, healthier, and tastes better because it spends less time in transit from farm to plate. Because of the shorter distribution chains, less food is wasted in distribution, warehousing, and merchandising.

# Mobile Business Banking App with Bill Pay *Available Now!*

Forte Bank is excited to announce that Business Online Banking customers now have access to mobile banking and online bill payment! Customers with business accounts can manage their finances faster and more efficiently than ever. Not only does mobile business banking offer basic features such as **viewing account balances, transaction history and check images**, it also includes **mobile deposit, bill pay and real-time alerts** through Notifi. Plus, the app integrates seamlessly with Business Online Banking, which now also features online bill payment.

To set up business mobile banking, please contact Deposit Operations at **262-670-3878**. After your access is set up, the free app can be downloaded from the **Google Play store** for Android™ devices or the **App store** on iTunes for iPhone® devices.



## Holiday *banking hours*

Thanksgiving Day,  
Thursday, November 26 —  
**CLOSED**

Day after Thanksgiving,  
Friday, November 27 —  
**OPEN** regular business hours  
(8:30 a.m. – 5 p.m.)

Christmas Eve Day,  
Thursday, December 24th —  
**OPEN** 8:30 a.m. to 12:00 p.m.

Christmas Day,  
Friday, December 25th —  
**CLOSED**

New Year's Eve Day,  
Thursday, December 31st —  
**OPEN** 8:30 a.m. to 3:00 p.m.

New Year's Day,  
Friday, January 1st —  
**CLOSED**

## Your Loan Servicer is Just as Important as Your Mortgage Originator

You've heard Forte Bank proudly say that it services the life of most loans. *But what does that mean and why is it important?*

Well, a loan servicer is the entity that takes care of the administrative aspects of a loan until it's paid off, including:

- sending monthly payment statements
- collecting monthly payments
- maintaining records of payments and balances
- collecting and paying taxes and insurance, including managing escrow funds
- remitting funds to the mortgage holder
- following up on any delinquencies



Loans can be serviced by the financial institution that issued the loan, a third-party vendor hired by the financial institution, or a non-bank entity specializing in loan servicing.

It can be frustrating to work closely with a mortgage lender, only to realize after you've made the biggest purchase of your life that any further customer service needs you have will be relegated to someone you don't know and have never met.

*Automated operators, long hold times, and someone who doesn't even know you?*  
No thanks.

**This is exactly why Forte Bank services the life of most loans** — it is our highest priority to be with you every step of the mortgage process, including loan servicing. When you have questions about your payments or taxes, we're still here for you. You'll be able to talk with someone you've worked with before and is known and familiar to you.

Knowing your loan servicer is always important, but it is especially important now during the COVID-19 pandemic, when illness or job loss may have caused you to fall behind on mortgage payments. Regardless of why you may have fallen behind, we will always do everything we can to help you get back on track. If you are experiencing a hardship and are having difficulty making your mortgage payment, please contact our Loan Servicing Department at 262-670-3879 so we can help.

# AVOIDING *Coronavirus Scams*

Scammers are taking advantage of the coronavirus pandemic to con people into giving up their money. During this time of uncertainty, knowing about possible scams is a good first step toward preventing them.



## TYPES OF SCAMS TO WATCH OUT FOR:

### Vaccine, cure, air filters, and testing scams

The FTC warned about an increasing number of scams related to vaccines, test kits, cures or treatments, and air filter systems designed to remove COVID-19 from the air in your home. There is currently no vaccine for this virus, and there is no cure. If you receive a phone call, email, text message, or letter with claims to sell you any of these items, it's a scam.

▶ **WHAT TO DO:** Testing is available through your local and state governments, but these tests are not delivered to your house.

### Fake coronavirus-related charity scams

A charity scam is when a thief poses as a real charity or makes up the name of a charity that sounds real to get money from you. Be careful about any charity calling you asking for donations. And be wary if you get a call following up on a donation pledge that you don't remember making — it could be a scam.

▶ **WHAT TO DO:** If you would like to make a charitable donation, visit the website of the organization of your choice to make sure your money is going to the right place.

### "Person in need" scams

Scammers could use the circumstances of the coronavirus to pose as a grandchild, relative or friend who claims to be ill, stranded in another state or foreign country, or otherwise in trouble, and ask you to send money. They may ask you to send cash by mail or buy gift cards. Recently, scammers have even sent money mules to the victim's residence to pick up the cash personally. These scammers often beg you to keep it a secret and act fast before you ask questions.

▶ **WHAT TO DO:** Don't panic! Take a deep breath and get the facts. Hang up and call your grandchild or friend's phone number to see if the story checks out. You could also call a different friend or relative. Don't send money unless you're sure it's the real person who contacted you.

### Scams targeting Social Security benefits

While local Social Security Administration (SSA) offices are closed to the public due to COVID-19 concerns, SSA will not suspend or decrease Social Security benefit payments or Supplemental Security Income payments due to the current COVID-19 pandemic. Scammers may mislead people into believing they need to provide personal information or pay by gift card, wire transfer, internet currency, or by mailing cash to maintain regular benefit payments during this period. Any communication that says the SSA will suspend or decrease your benefits due to COVID-19 is a scam, whether you receive it by letter, text, email or phone call.

▶ **WHAT TO DO:** Report Social Security scams to the SSA Inspector General online at [oig.ssa.gov](https://oig.ssa.gov).

### COVID-19 government imposter scams

Many of us are paying close attention to the guidance from federal, state, and local governments during this COVID-19 health emergency. Unfortunately, scammers are also paying attention. Some are even pretending to be affiliated with the government just to scam you out of money.

#### ▶ **WHAT TO DO:**

- Know that the government will never call, text, or contact you on social media saying you owe money.
- Visit government websites directly for trustworthy information. Don't click on links in an email or text message. Scammers often send fake links to websites that look like they're from the government. Instead of clicking on links in messages, open a new window and search for the name of the government agency. And visit [coronavirus.gov](https://coronavirus.gov) for the most up-to-date information on the pandemic.
- Say "NO" to anyone claiming to be from a government agency asking for cash, gift cards, wire transfer, cryptocurrency, or personal and financial information, whether they contact you by phone, text, email, or by showing up in person. Don't share your Social Security, Medicare ID, driver's license, bank account or credit card numbers.

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



# New Lobby and Drive Thru Hours Starting November 1

Forte Bank is adjusting its hours to reflect the changing trends in retail banking. In the past several years we have seen an increasing number of customers using the drive thru and online or mobile banking for their financial needs, and that trend has increased during the COVID-19 pandemic.

The number of things we can do through the drive thru has grown exponentially. It has become an expectation that we perform these services through the drive thru when in the past they would have been completed inside the branch. It is important that we adjust to changing preferences and allocate our staff to where customers need us most to ensure we are

*Beginning November 1, 2020, Forte Bank lobby and drive thru hours will be as follows:*

	Lobby	Drive Thru
Monday-Thursday	9 a.m. to 4 p.m.	8:30 a.m. to 5 p.m.
Friday	9 a.m. to 5 p.m.	8:30 a.m. to 5 p.m.
Saturday	Closed	8:30 a.m. to 12 p.m.

offering the most convenient, safe and flexible banking experience possible.

However, we are happy to accommodate you if you're unable to make it to the branch during normal business hours.

If you need to conduct business inside the branch between the hours of 4 and 5 p.m. Monday through Thursday, or on a Saturday, please contact us and we would be happy to set up an appointment for you to come in.

## Fall/Winter. *recipe*



*This classic fall dessert recipe comes from Tamara Van Buren's grandma. Tamara shares that as soon as the leaves started to change, it meant "pumpkin season" in her family. "This recipe represents so many family memories for me. Somehow my grandma always knew when we were coming over because she would just be taking a pan of these pumpkin bars out of the oven. We couldn't wait for them to cool and be frosted so we could dig in. Anytime I eat a pumpkin bar it makes me think about how much I miss my family members who have passed and how much I LOVE this time of year." We hope you make some of your own family memories with this recipe.*

### Pumpkin Bars with Cream Cheese Frosting

#### BARS:

1/2 c. butter, softened	1 1/2 c. flour
1 c. sugar	1 tsp. baking powder
1 c. brown sugar	1/2 tsp. baking soda
1 lb. can pumpkin	1/4 tsp. salt
2 tsp. vanilla	2 1/2 tsp. pumpkin pie spice
4 eggs	

In a mixing bowl, stir together butter, sugar, brown sugar, pumpkin, vanilla and eggs. Beat well. Stir in flour, baking powder, baking soda, salt and pie spice. Pour into a greased jelly roll pan. Bake in a 350° oven for 20-25 minutes or until the top springs back when touched. Let cool.

#### FROSTING:

1 (8 oz.) package cream cheese, softened	2 tsp. vanilla
1/2 c. butter, softened	3 c. powdered sugar
	Walnuts, chopped (optional)

Beat together cream cheese, butter and vanilla. Gradually add powdered sugar. Frost cooled pumpkin bars and top with chopped walnuts if desired.



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

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