



the intersection

Where Community and Opportunity Meet

FORTE USHERS IN NEW ERA OF LEADERSHIP

Forte Bank has officially entered a new chapter of leadership. As of July 1, 2025, Aaron Lensink has assumed the role of President & CEO, following the retirement of longtime leader Tim Purman.

Purman has been the driving force behind Forte Bank's expansion and unwavering commitment to independent community banking. Under his leadership, the bank has thrived, earning customers' trust and strengthening its community presence.

"It has been an incredible honor to serve as President & CEO of Forte Bank," said Purman. "The strength of this organization lies in its people, who are dedicated employees, loyal customers, and committed shareholders. I am immensely proud of what we have built together, and I know the bank's future is bright."

Lensink, who joined Forte Bank in 2017 as Vice President of Business Banking,

brings over 20 years of experience in the banking industry. Since his arrival, he has played a key role in expanding the bank's commercial lending division, driving growth, and deepening community relationships.

"Aaron is a dynamic leader with a strong vision for the future," Purman said. "His expertise, dedication, and passion for community banking make him the perfect choice to lead Forte Bank into its next phase of success."

Lensink is eager to build on the bank's strong foundation and continue its mission of excellently serving customers and communities. In addition to his banking expertise, Aaron also is a licensed certified general real estate appraiser in the State of Wisconsin.

Lensink received his bachelor's degree in finance and real estate from the University

of Wisconsin-Milwaukee. He and his wife have two children. In his free time, Aaron enjoys spending time with his family and friends, especially when it involves time outdoors or at any of Wisconsin's great inland lakes!

"With a talented team and a strong commitment to our customers, I look forward to driving innovation, fostering growth, and ensuring our continued success as a strong, independent community bank," said Lensink.



“I am honored to lead Forte Bank and build on the incredible legacy Tim has created.”
said Aaron Lensink
President and CEO

Back to School

Student Checking

Take charge of your money with our Student Checking Account, built for your busy life, with no monthly fees, no minimum balance required, and no ATM fees.

This new product is designed specifically for students aged 24 and under. Check out the great features, including:

- No minimum daily balance required
- No monthly service charge
- ATM fees refunded
- Access to online, mobile, and telephone banking
- Bill pay
- Paper statements available for \$5/month

Visit a branch or call us to learn more.

Community Banking Month *Highlights*

This year's Community Banking Month celebration in April was packed with fun, food, and community spirit at all of our Forte Bank locations, and we loved every minute of it.

We kicked things off with a fraud awareness seminar to help keep our customers safe, hosted Thankful Thursdays with free popcorn and root beer floats, and an Arbor Day plant giveaway. We also welcomed the Easter Bunny at the Jack Russell Memorial Library for some springtime smiles. Around the Bend Community Day in West Bend brought us all together, and the NFL Draft Party cookout was a hit.

We also had the opportunity to give back by having members of our Forte Bank team join the Do Good Bus with the Volunteer Center of Washington County to assist Habitat for Humanity in their warehouse.

We wrapped up the month with Shred Fest, hosted by the West Bend branch, which took place on the last Saturday in April, helping folks clear out their clutter safely. Please mark your calendars, as next year's event will take place at our Richfield branch on Saturday, April 25, 2026.

Thanks to everyone who joined in the fun. We're already looking forward to doing it all again next year!



Forte Bank Launches Greenlight® to Help Families Raise Financially Smart Kids and Teens

Forte Bank is excited to announce its partnership with **Greenlight® Financial Technology, Inc.**, offering families a powerful new way to teach kids and teens the essentials of money management. Starting today, Forte Bank customers will enjoy free access to Greenlight's award-winning family finance app, available through the Greenlight for Banks program.

With financial literacy more important than ever, the numbers speak for themselves:

91% of kids and teens believe financial skills are essential to achieving their goals.* 94% of parents agree but often lack the tools to teach these skills effectively.**

Despite this, financial education remains limited, with only **35 states requiring personal finance courses** in schools. Greenlight bridges this gap by combining a **debit card for kids and teens** with a comprehensive app that teaches them how to earn, save, spend, and give wisely—all under parental guidance. Features include:

- Instant money transfers from parents to kids
- Automated Allowances and chore management
- Real-time notifications for all spending activity
- Flexible parental controls and spending limits
- Greenlight Level Up™, an in-app financial literacy game with interactive challenges and rewards

"Forte Bank is committed to empowering families with tools that support financial well-being," said Tim Purman, President and CEO of Forte Bank. "Our partnership with Greenlight provides parents and kids a simple, engaging way to learn and grow together. It's a valuable step toward building financially confident future generations."

Forte Bank customers can activate their **free Greenlight Select subscription** by visiting this [page](#) and linking their Forte Bank account as a funding source.

Greenlight

*Forte Bank customers are eligible for the Greenlight SELECT plan at no cost when they connect their Forte Bank account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification, upgrades will result in additional fees. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer ends 10/22/2026. Offer subject to change and partner participation. The Greenlight® prepaid card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International. The funds underlying your Greenlight Card Account are FDIC-insured up to \$250,000.

**Greenlight collected survey insights through a Research survey fielded between March 22 and March 24, 2024, among 2,310 respondents in the U.S., split between kids and teens ages 10-19 and parents of 10-19-year-olds.

***Greenlight collected survey insights through a Research survey conducted between February 9 and 12, 2023, among 1,034 U.S. respondents, all of whom were working parents of 8-18-year-olds.

Forte Bank Finances Union Green Redevelopment in West Allis

Hartford, WI – Forte Bank is excited to announce financing for the highly anticipated Union Green development in the up-and-coming Six Points Neighborhood of West Allis, Wisconsin. Led by JJH3 Group and Galbraith Carnahan Architects, the new development will revitalize the 6400 block of West Greenfield Avenue in the City of West Allis with its unique “Missing Middle Housing” mixed-use development, bringing more people to work, live, and play in the downtown district.

“Forte Bank is thrilled to be a part of the Union Green development, a project that aligns perfectly with our commitment to investing in the growth and vitality of the communities we serve,” said Aaron Lensink, Executive Vice President of Forte Bank. “This redevelopment will bring new energy to West Allis, creating a dynamic space for residents and businesses. Supporting projects like this is what community banking is all about, helping to build stronger, more connected neighborhoods, and we’re excited to see the positive impact Union Green will have for years to come.”

The multi-family mix consists of one- and two-bedroom apartments and three-bedroom townhomes. Each unit will feature stainless steel appliances, quartz countertops, in-unit laundry, and patios/balconies. The open floor plan features high ceilings and extensive glass. The development also features on-site parking, storage, and fitness facilities. Groundbreaking for the Union Green will occur on February 12, 2025, with anticipated occupancy in January 2026.

Union Green features stylish rental townhomes, contemporary one—and two-bedroom apartments, a vibrant indoor/outdoor café, and a beautifully redesigned public park. These were all designed to energize the area and foster a thriving, walkable community. With its prime location near Milwaukee and in the heart of Six Points Neighborhood in West Allis, Union Green will attract young professionals looking for the perfect blend of urban convenience and neighborhood charm. This development offers an amenity-rich neighborhood with grocery, medical, and a well-known farmer’s market just miles from downtown Milwaukee.

According to a Milwaukee Business Journal article from October 31, 2023, West Allis experienced the highest increase in home values in 2023, with the median home value jumping 11 percent from 2022 to 2023. Forte Bank’s strong commitment to local economic growth makes this project an exciting step toward the continued revitalization of West Allis.

Forte Bank, headquartered in Hartford, WI, has been a trusted financial partner for over a century, providing personalized banking solutions that support local businesses, families, and community growth. Forte Bank has four branches

in Washington County as well as a loan production office in Milwaukee County and is strongly committed to economic development beyond traditional banking and county lines. Forte Bank invests in projects like Union Green to help revitalize neighborhoods and create vibrant, thriving communities. Known for its customer-first approach, innovative financial services, and deep local roots, Forte Bank continues to be a driving force in shaping the future of Washington County and beyond.

Contact our commercial lending team to find out if Forte Bank is the right fit for your company.



Gary Heckendorf

SVP & Chief Lending Officer
262-670-3891

gheckendorf@fortebankwi.com



Todd Novotny

VP & Business Banking Officer
262-709-9039

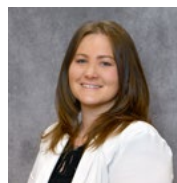
tnovotny@fortebankwi.com



Dan Chipman

AVP & Commercial Banker
262-670-7783

dchipman@fortebankwi.com



Amanda Ohm

Commercial Portfolio Manager
262-224-1352

aohm@fortebankwi.com



Condo Goals? Let's Talk!

Are you thinking about buying or refinancing a condo but feeling overwhelmed by mortgage terms and hidden costs? We've got good news. At Forte Bank, we offer mortgage loans up to 90% of the home's value without the extra cost of private mortgage insurance (PMI). That's a big deal—and here's why.

Private Mortgage Insurance is something many lenders require when you don't put 20% down on a home. It protects the bank, not you if you stop making payments. Here's how it works: If you're buying a \$300,000 condo and putting \$30,000 down, you're borrowing \$270,000, or 90% of the home's value. Usually, you'd have to pay PMI with that kind of loan. That could add around \$150–\$200 a month to your payment just for insurance you may never use.

Our 90% loan-to-value (LTV) condo loan gives you the flexibility of a lower down payment without the monthly PMI charge.

This is great news:

- More money in your pocket at closing
- Lower monthly mortgage payments
- An easier path to homeownership or refinancing

Loans subject to credit approval • Forte Bank NMLS ID# 409428 • ¹ Refer to the terms of the loan agreement for exact repayment terms.

Contact Wendy or Julie to learn more!

www.fortebankwi.com/mortgage



Wendy Christenson

Vice President & Real Estate
and Consumer Lender

wchristenson@fortebankwi.com

NMLS #: 417436

Phone: 262-670-3889



Julie Harter

AVP & Real Estate and
Consumer Lender

jharter@fortebankwi.com

NMLS #: #1921760

Phone: 262-397-7693

Are you ready for Primetime?

If you're 55 years old or better, you're eligible to open a Primetime Checking account. This interest-bearing account has a \$2,500 minimum daily balance and unlimited check-writing privileges, plus all the basics like online and mobile banking, mobile deposit, bill pay and instant-issue debit card.



Primetime CLUB

What really sets Primetime Checking apart from other account types is the Primetime Club loyalty program. Primetime Club members are invited to participate in special social activities and tour and travel opportunities, among other benefits.

Take a look at these upcoming Primetime Club events:

- September 10th – Sprecher Tour and Potawatomi Casino
- December 3rd – Annual Holiday Party

Please see a retail team member for questions about Primetime Checking or to open an account today!

Exciting News for Forte Bank Customers!

We're rolling out a brand-new Card Management feature in the Forte Bank Mobile App! Now, you'll have more control, convenience, and security over your debit and credit cards, all in one place!

Features & Benefits

- **Track Spending** – View transactions, spending categories, monthly trends, and locations
- **Set Smart Limits** – Restrict purchases by location, merchant category, or transaction type
- **Stay Alert** – Get real-time notifications based on transaction type, merchant, location, or spend limit
- **Enhanced Security** – Report lost or stolen cards and order replacements instantly

Positive Pay Fraud Detection Service

As technology becomes more advanced, businesses need more advanced protection from fraud.

Positive Pay provides early detection of fraudulent, altered or counterfeit checks, or unauthorized ACH disbursements through a daily verification process. If a check number, dollar amount or payee doesn't match, Forte Bank will notify customers through an exception report and withhold payment so the business can advise the bank whether to accept or reject the transaction. Positive Pay provides an additional form of insurance against losses and fraud.

Customers who enroll in Positive Pay will access the platform through their business online banking account. For more information, or to enroll, contact Lisa Becker at **262-670-3887** or lbecker@fortebankwi.com.

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

West Bend Office
555 Wildwood Rd.
West Bend, WI 53090
262-450-4299

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

