



# the intersection

*Where Community and Opportunity Meet*

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

We are thrilled to announce the opening of our fourth branch in West Bend! We officially opened the doors on November 4. A big thank you to everyone who joined us for the ribbon-cutting ceremony hosted in partnership with the West Bend Area Chamber of Commerce (WBAC). It was an honor to celebrate this milestone with the WBAC and the nearly 1,000 people who joined us at the Grand Opening Celebration! Your support means the world to us!

to grow, we are excited to deepen our connections with local businesses, organizations, and the people who make these communities special.

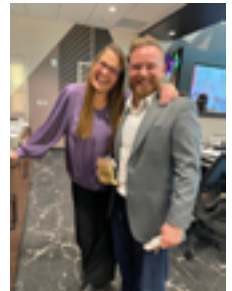
We are proud of what we've built and the exceptional service we're committed to delivering in West Bend and throughout Washington County. Our mission is simple: to improve the quality of life for everyone in the communities we serve. That's our Forte.

Since 1907, Forte Bank has proudly called Washington County home with branches in Hartford, Richfield, Slinger, and now West Bend. As we continue

Thank you again for being part of this exciting chapter in our journey. We can't wait to continue serving you.



*Scan the QR code to watch a fun video about our team and learn how we can help you achieve your financial goals!*



# Plan for Your *Future*

You may have considered all the fun things you will do in retirement – travel, take up a new hobby or spend more time with your family – but well before your official retirement, it's a good idea to create a pre-retirement checklist. This checklist should help you to continue pursuing your financial goals even when your income and financial strategies have changed. Consider these options when creating your pre-retirement strategy.

## 1. Take Inventory of Your Assets

Figure out where you stand financially by taking a comprehensive inventory of all your assets. This can include savings accounts, checking accounts, other income streams, investments, real estate, and insurance policies. This inventory should also include any debt you have. Your asset inventory may change as your assets change, so it can be a good idea to keep a running list of all your assets as you go through retirement. This can benefit both you and your loved ones in the future.

## 2. Determine Your Retirement Needs

Consider factors like where you want to live, what you'll do with your time and how you'll pay for life's necessities. These should be factors that you have previously considered as you near retirement, but as you get even closer, it's important that you add more detail to your strategies. It's also important to consider how long your retirement may be so you can plan accordingly. Think about the expenses you plan to incur, as well as the different income streams you might have and how to best use them.

## 3. Make Decisions About Social Security

You'll also need to decide when you want to sign up for Social Security benefits. While you are eligible to begin claiming Social Security at 62, most experts suggest that you wait. As you can sign up for Social Security anytime between the ages of 62 and 70, the longer you wait to sign up the more advantageous it could be for you. At 70, you qualify for the maximum monthly benefits. You will need to decide if your other income streams can allow you to wait for as long as possible or if you might need to begin drawing from Social Security earlier than 70 years old.

## 4. Create a Withdrawal Plan

It may seem counterintuitive to start planning to withdraw the funds you worked so hard to save and invest. But hopefully, your retirement is what you've been saving for. There are tax considerations for withdrawing the funds, just as there were considerations for adding the funds and maximizing your contributions when you were doing the bulk of your wealth accumulation. Depending on the type of retirement accounts or plans you have, you might consider rolling the funds into a different type of account – one that can help you minimize the taxes you'll pay and allow you to take out the funds more conveniently.

## 5. Examine Your Insurance Options

You should also consider your insurance coverage when thinking about your retirement expenses. Healthcare is one of the largest expenses you may face in this stage of life. If you've previously used the insurance options provided by your employer or your spouse's employer, that will no longer be an option when you retire and you'll need to secure insurance independent from an employer. If you are 65 or over and retired, you may also consider Medicare

for your insurance needs in retirement. When you're ready to begin creating your pre-retirement checklist, contact the office. We'll help you create a strategy that you feel comfortable with that may also help you pursue your goals in retirement.



*This piece is designed to provide accurate and authoritative information on the subjects covered. It is not, however, intended to provide specific legal, tax, or other professional advice. For specific professional assistance, the services of an appropriate professional should be sought.*

*Investors should consider the investment objectives, risks, charges and expenses associated with municipal fund securities before investing. Investors should also consider whether the investor's or beneficiary's home state offers any state tax or other benefits available only from that state's 529 Plan. Any state-based benefit should be one of many appropriately weighted factors in making an investment decision. The investor should consult their financial or tax advisor before investment in any state's 529 Plan.*

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.**



*For information specific to your personal financial situation and investment goals, please contact Forte Financial Advisors 262-673-8926.*

## Forte Bank Facilitates Small Business Grants for The Grün Hexe and Faith & Giggles

Forte Bank recently nominated The Grün Hexe Kitchen & Catering and Faith & Giggles for Community First® Accelerate Grants through the Federal Home Loan Bank of Chicago (FHLB Chicago).

The grants assist the growth and development of small businesses in Illinois and Wisconsin that are making a difference in their communities. The grants are distributed through FHLB Chicago member institutions, like Forte Bank, to help small businesses:

- Purchase or improve property
- Purchase machinery, tools, or equipment
- Purchase inventory, materials, or supplies
- Develop or train their workforce

Each business was awarded \$15,000.

**The Grün Hexe Kitchen & Catering** is a woman-owned and operated restaurant in the heart of Downtown West Bend that combines a passion for homemade, locally inspired food with Midwest hospitality. The restaurant opened in 2022 and their menu features fresh homemade pasta, salads, soups, paninis, and desserts, all prepared from scratch with a blend of nostalgic recipes and eclectic earthy vibe.



Owners Ashley Gregoriou and Audra Grueneberg plan to use the grant to invest

in equipment that supports local agriculture and food production. The grant also will allow Grün Hexe to expand its capabilities for catering and community events. The increased revenue from these additions will create employment opportunities and positively impact the local economy.

"We believe in the importance of creating community collaborations with our neighborhood businesses and following our own path of sustainability by partnering with local farmers and emphasizing whole, unprocessed foods," said Gregoriou.

Forte Bank initially helped The Grün Hexe with a small business loan in 2022 to help with start-up costs.

"The Grün Hexe has been a hit in the West Bend market and this grant award allows the restaurant to continue growing and making an impact in the local community," said Dan Chipman, Assistant Vice President & Commercial Banker at Forte Bank.



**Faith & Giggles** is a retail gift shop in Hartford that specializes in inspirational and spiritual gifts, home décor, cards and books, and jewelry and accessories. The grant will allow Faith & Giggles to add new inventory and create a fresh look for its displays.

"This is perfect timing," said Jason Wix, co-owner of Faith & Giggles. "It's a great opportunity for us to expand our inventory." Jason's wife, Wendy Smith, added, "We are

grateful for the support of Forte Bank for all of these years. Forte has been here for us and for the community since day one," she added.

Faith & Giggles has been a Forte Bank customer since 2012 when they first applied for a line of credit to grow their business.

"Faith & Giggles has been a key part of the community in downtown Hartford for many years," said Chipman. "We are excited to be able to help them secure this grant to grow their business further."

Whether you're just starting out, or you've been in business for generations, your business matters to us. At Forte Bank, we build long-lasting partnerships with our clients, and you can feel confident that our personalized attention and customized solutions will help you grow your business. We offer a complete package of business financial products, including financing options, deposit accounts and cash management solutions.

*Contact our commercial banking team today!*



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## Protecting Your Finances after a Natural Disaster or Emergency

### Keep an eye on your credit

After a natural disaster or emergency, you may find yourself facing unexpected issues with your credit reports or scores.

For example, arrangements you make with lenders or credit card companies to make your payments more affordable may not be listed accurately on your credit report. If the company was also affected by the event, it may have trouble with its own records and reports.

You can get a free credit report from each of the three nationwide credit reporting companies at least once every 12 months through [AnnualCreditReport.com](https://www.annualcreditreport.com). And until the end of 2026, you can get an additional six free credit reports every 12 months from Equifax.

You also have the right to request reports from other specialty consumer reporting companies. As you recover from the emergency, you might find issues with your tenant screening reports, bank or checking accounts, or personal property insurance reports. [View a list of specialty reporting companies here.](#)

### Avoiding fraud and scams

While many people pull together during times of crisis, there is also an increased risk for scams and fraud. To avoid scams after a natural disaster or emergency, you need to ask lots of questions to help you determine if something is too good to be true.

### Red flags to watch out for:

- **People who want you to pay up-front fees** to help you claim services and benefits or get loans.

- **Contractors selling repairs door-to-door**, especially when they ask to receive payment upfront or offer deep discounts.
- **Con artists** posing as government employees, insurance adjusters, law enforcement officials, or bank employees. It is easy to fake credibility and uniforms, so do not give out personal information to people you don't know. Government employees will never charge to help you get a benefit or service and will never ask for payment or financial information.
- **Limited-time offers** – anyone who offers you something and tells you it's for a very limited time may be trying to pressure you into something that you could later regret. You should never be pressured to decide on the spot or to sign anything without having enough time to review it.

Take your time reading and understanding anything presented to you and ask a trusted friend, relative, or attorney before acting.

If a person trying to sell you a product or service can't or won't answer your questions, this is a red flag and you may want to look for someone else to do business with. If you're having trouble with a financial product or service, [you can submit a complaint online](#) or by calling (855) 411-CFPB (2372).

### Beware of charity scams

Scammers use natural disasters and emergencies as opportunities to prey on those in need or those seeking to help others. A common scam during a natural disaster is a charity scam, where a fake organization is created to con people into donating money.

If you're contributing to a disaster relief effort, here are a few tips to ensure your money is getting to the right organization.

- **Beware of unsolicited asks for your personal or financial information** – For example, if you receive a call or email asking for payment on a donation pledge you don't remember making, hang up the phone and don't give out your credit card number.
- **Look up the organization through a trusted third-party source** – Before you donate, research the charity through a valid third-party resource, such as [guidestar.org](#), [give.org](#), [charitynavigator.org](#), or your [local Better Business Bureau](#).
- **If you don't feel comfortable, don't contribute** – If you're not sure about a donation request or organization, trust your instincts.

If you believe a crime has occurred, report it to your local law enforcement's non-emergency number. You can also report charity scams and financial abuse to your state attorney general or the [Federal Trade Commission](#).

Source: Consumer Financial Protection Bureau, [www.consumerfinance.gov](#).

## Interest Rates are Falling!

The Federal Reserve cut interest rates, making now a great time to consider refinancing your existing mortgage or purchasing a new home. Lower rates could save you a significant amount of money!

At Forte Bank, we offer competitive rates on short- and long-term loans and lines of credit. Plus, with our experienced loan officers by your side, we'll help you navigate the process and find a loan that fits your needs and financial goals. Our personalized service ensures you have the guidance and support you need to feel confident in your home-buying decisions.

[Get preapproved](#) (it increases your chances of getting an accepted offer) or apply [online today](#) – it's free!

Contact Forte Bank today to learn more about our competitive rates, flexible loan options, and personalized service. It's time to take the next step toward your financial goals.

*Contact Wendy or Julie to discuss loan options today!*



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

## Holiday Banking Hours

Christmas Eve, Tuesday, December 24 — **CLOSING AT NOON**

Christmas Day, Wednesday, December 25 — **CLOSED**

New Year's Eve, Tuesday, December 31 — **CLOSING AT 3 P.M.**

New Year's Day, Wednesday, January 1 — **CLOSED**

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

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