



the intersection

Where Community and Opportunity Meet

A LETTER FROM TIM PURMAN — PRESIDENT/CEO

In today's fast-paced and interconnected world, technology plays an indispensable role in our lives. We rely on it for everything from managing our finances to staying connected with loved ones. With this increasing reliance on digital solutions, protecting your financial information and transactions has never been more critical.

In fact, *safeguarding your assets* has been a top priority of Forte Bank since 1907 – we just go about it a little differently today. In the last few months, Forte Bank has introduced new online banking tools for both personal and business customers to help prevent fraud.

SecureNow is a multi-factor authentication (MFA) tool for personal customers that deters criminals while still providing a seamless experience for authentic users. MFA uses two or more pieces of evidence or ID before allowing you to gain access to your account.

Positive Pay is a powerful, automated fraud detection tool and transaction management solution that helps businesses validate payment-related information and manage exceptions.



Our investments in secure technology are designed to:

1. Stay ahead of constantly evolving threats and provide you with peace of mind when using our banking services.
2. Strike the right balance between ensuring your interactions with our digital platforms are both secure and convenient.
3. Reinforce and deepen the trust you place in us.

As we forge ahead in this digital age, we want you to feel confident and secure when choosing Forte Bank as your trusted financial partner. We are dedicated to providing you with secure, reliable, and innovative technology solutions that empower you to manage your finances with ease and confidence.

A Place Where *Wishes Come True*



Join us for a Kids Club movie event on Saturday, November 25 to see the new Disney movie, "Wish." Doors open at 9:30 a.m. with the movie starting

at 10 a.m. at Schubert's Hartford Theatre (1361 Grand Ave.). Your \$3 admission includes popcorn and soda. Stop in or call a branch to make your reservation. Reservations are due by Friday, Nov. 17. Please note, due to limited space, our movie event is for Kids Club members only and their parent or guardian. Parent or guardian must be present at the time of the movie.



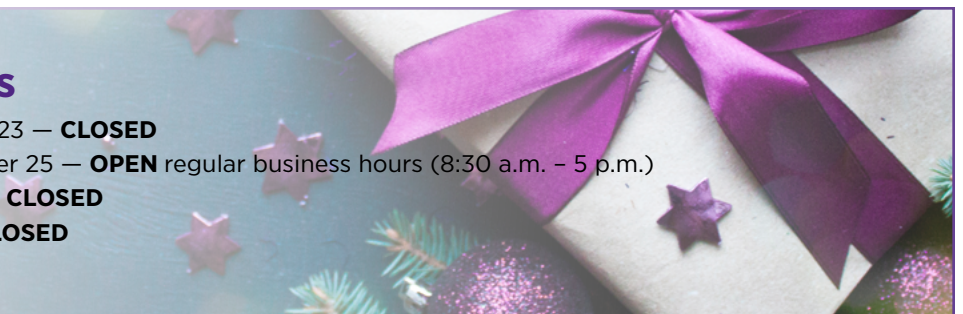
Holiday Banking Hours

Thanksgiving Day, Thursday, November 23 — **CLOSED**

Day after Thanksgiving, Friday, November 25 — **OPEN** regular business hours (8:30 a.m. – 5 p.m.)

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

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



New Online Banking Security Feature



The protection of customers' personal information is very important to us. We are pleased to announce that Forte Bank has added a login security feature that helps guard customers' personal information by adding another layer of identity verification to online financial interactions.

How does the new security feature work?

When logging into online banking on your computer or your mobile device, you will receive a message (text or voice) on your phone with an 8-digit code. You will be asked to enter this code to complete the login process. Just like your password, you should never share this 8-digit code with anyone, even if it is requested.

If you have questions about logging into online or mobile banking, please contact your nearest branch or call Deposit Operations at 262-670-3878.

If You've Paid a Scammer



If you paid a scammer, your money might be gone already. No matter how you paid, it's always worth asking the company you used to send the money if there's a way to get it back. Please note that there are no guarantees that funds will be able to be returned if you authorized a payment to a scammer.

Did you pay with a credit card or debit card? Contact the company or bank that issued the credit card or debit card. Tell them it was a fraudulent charge. Ask them to reverse the transaction and give you your money back.

Did a scammer make an unauthorized transfer from your bank account? Contact your bank and tell them it was an unauthorized debit or withdrawal. Ask them to reverse the transaction and give you your money back.

Did you pay with a gift card? Contact the company that issued the gift card. Tell them it was used in a scam and ask them to refund your money. Keep the gift card itself, and the gift card receipt.

Did you send a wire transfer through a company like Western Union or MoneyGram? Contact the wire transfer

company. Tell them it was a fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.

Did you send a wire transfer through your bank? Contact your bank and report the fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.

Did you send money through a money transfer app? Report the fraudulent transaction to the company behind the money transfer app and ask them to reverse the payment. If you linked the app to a credit card or debit card, report the fraud to your credit card company or bank. Ask them to reverse the charge.

Did you pay with cryptocurrency? Cryptocurrency payments typically are not reversible. Once you pay with cryptocurrency, you can only get your money back if the person you paid sends it back. But contact the company you used to send the money and tell them it was a fraudulent transaction. Ask them to reverse the transaction, if possible.

Did you send cash? If you sent cash by U.S. mail, contact the U.S. Postal Inspection Service at 877-876-2455 and ask them to intercept the package. To learn more about this process, visit USPS Package Intercept: The Basics.

If you used another delivery service, contact them as soon as possible.

3 Signs of a Prize Scam



Who doesn't dream of winning a lot of money or a big prize? That's why scammers still use the promise of a prize to get your money or personal information. The good news is that there are ways to tell you're dealing with a scam.

Here are three signs of a prize scam:

1. You have to pay to get your prize. But real prizes are free. So if someone tells you to pay a fee for "taxes," "shipping and handling charges," or "processing fees" to get your prize, you're dealing with a scammer. And if they ask you to pay by wiring money, sending cash, or paying with gift cards or cryptocurrency to get your prize, don't do it. Scammers use these payments because it's hard to track who the money went to. And it's almost impossible to get your money back.

2. They say paying increases your odds of winning. But real sweepstakes are free and winning is by chance. It's illegal for someone to ask you to pay to increase your odds of winning. Only a scammer will do that.

3. You have to give your financial information. There's absolutely no reason to ever give your bank account or credit card number to claim any prize or sweepstakes. If they ask for this information, don't give it. It's a scam.

Report a Scam to the FTC

When you report a scam, the FTC can use the information to build cases against scammers, spot trends, educate the public, and share data about what is happening in your community. If you experienced a scam — or even spotted one, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). Check out what's going on in your state or metro area by visiting [ftc.gov/exploredata](https://www.ftc.gov/exploredata).

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

Protecting Your Investments from Stock Market Changes

If you have little experience with investing in stocks, bonds, or even real estate, it can be nerve-racking. You might feel like the slightest change in the stock market could have a negative impact on your investments and portfolio. The good news is there are ways to help minimize risk and pursue portfolio protection strategies. Here are some common protection strategies to keep in mind.

Check Your Risk Tolerance

Understand how much risk you are willing to handle and what type of investments you are willing to take on. If you haven't invested before, it may be difficult for you to understand the risks involved in investing. Before you decide on an investment, determine what your risk tolerance is and if you can take the risk that's involved in investing. Tools like Riskalyze can help you analyze your risk tolerances. A few minutes and the answers to a few questions about your financial strategies can be used to provide you with a personalized risk tolerance number.

Diversify Your Portfolio

Diversify across all your accounts. Even if you have different types of accounts, there could be some overlapping allocations that might mean you aren't as diversified as you originally thought.

Determine Your Investment Horizon

If you have a long-term investment horizon, you may be less affected by short-term volatility and may be able to avoid panic trading. The more time you have to stick with your investment goals, the longer you have to potentially recover from stock market ups and downs. Have a set timeline in mind and give yourself as much time as possible to pursue your investment goals to help avoid severe impact and reactions from stock market volatility that may come along.

Stop Losses

Stop loss orders help protect against falling share prices. They're used to limit losses on stocks that drop too far. Hard stops involve triggering the sale at a fixed price that won't change. For example, when you buy shares of Company A for \$10 per share, you could set a hard stop of \$8. This means that if the price falls to \$8, the trade will be closed out as a market order. A trailing stop is different in how it works. Instead of being triggered at a specific price, it triggers when the price reaches a certain percentage above or below a pre-set level.

Dividends

One strategy involves investing in dividend-paying stocks. When you buy shares in a company, you're buying into the future success of that company. And one of the most important parts of owning a stock is receiving regular cash payments called dividends. Historically, dividends account for a substantial part of a stock's total annual return.

Non-Correlating Assets

A well-diversified portfolio spreads your investments across different types of securities, industries, geographies, and even sectors within those categories, and allows you to work to reduce the systematic risk that is always present when investing. When you add non-correlated assets to your portfolio, you're increasing the odds that your investment won't take as big of a potential hit during market downturns. This is because each asset class moves in an independent

manner. For example, oil prices might drop, while gold prices rise. In both cases, the effect is minimal. However, when oil prices go up and gold prices fall, the effects cancel each other out. Oil prices are low, and gold prices are high. As a result, the value of your entire portfolio doesn't change much. In contrast, when oil prices plummet and gold prices soar, the effect is significant. Your portfolio loses some value, but not nearly as much as it could lose if you invested entirely in either sector.

Principal-Protected Notes

Investors who are worried about maintaining principal might want to consider principal-protected notes with equity participation rights. They are similar to bonds in terms of how they work. However, where they differ is the equity participation that exists alongside the guarantee of principal. This could make a big difference, especially since it allows you to participate in the upside potential of the underlying security. If the index rises over the life of the notes, the investor gets paid out the difference. If the index falls, however, you could lose your entire original investment.

As you're learning more about the world of investing and what you can do to help protect yourself, contact the office.

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

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Fall/Winter *recipe*

Slow Cooker Ham and Potato Soup

Who doesn't love a great ham and potato soup recipe? This variation comes from Gina Hegy (Asst. Teller Supervisor, Hartford) and was featured in our 110th anniversary cookbook. Thanks for sharing Gina!



BASE

8 cups russet potatoes, peeled and cubed
 2 cups carrots, peeled and chopped
 2 cups celery, chopped
 1 small yellow onion, diced
 3 cups ham, cubed
 4 cups chicken broth
 Salt and pepper to taste

In a six-quart slow cooker, mix together the above ingredients. Cook on low for 7-8 hours. After cooking, gently mash with a potato masher until the potatoes are in smaller chunks.

BROTH

1 1/2 cups milk
 1/2 cup sour cream
 1/4 cup flour

Mix milk, sour cream and flour together well. Mix into slow cooker. Turn slow cooker on high for 15 minutes. Serve garnished with shredded cheese (optional).



Online Applications for Home Financing

Our online mortgage application now includes the option to apply for a home equity loan or home equity line of credit! The new application options are offered alongside our current purchase, refinance, and preapproval options.

Now is the perfect time to tap into your home's value and put your fall or holiday home improvement plans into action!

Home Equity Financing from

Forte Bank offers you:

- Competitive rates
- Flexibility to borrow what you need, when you need it
- Payments as low as "interest only"¹
- Fast approval
- Convenient access to your funds

Apply online today!

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!



Wendy Christenson

Vice President & Real Estate and Consumer Lender
 wchristenson@fortebankwi.com
 NMLS #: 417436
 Direct: 262-670-3889



Julie Harter

AVP & Real Estate and Consumer Lender
 jharter@fortebankwi.com
 NMLS #: #1921760
 Direct: 262-709-9036

FREE Christmas Movie Series

Forte Bank is once again partnering with Grand Avenue Dental Care and Schubert's Hartford Theatre to bring you a **free Christmas movie series** starting Thursday, November 30! Movies are FREE and open to the public with a \$2/person monetary donation to the Hartford Food Pantry. Watch Facebook for more details!



Holiday Budget Planner

Avoid over-spending this holiday season by using a holiday budget planner. Download a holiday budget planner from our [website!](#)

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

