

Paula Kramer's Journal
Entries About Community Banker

May 21, 1999

I went to see Community Banker. He's going to give me a loan to pay off _____ Bank and lend me what I asked for, \$6,000.

I transferred my mortgage.

August 24, 1999

IBA to see Community Banker, borrowed another \$1380. We'll make it.

September 3, 1999

I called Community Banker this morning and said I needed the other \$1,000. He said he could have it ready for me in fifteen minutes.

February 10, 2001

I was a little panicky, but Community Banker did say I could borrow more money.

March 1, 2001

Went to my appointment with Community Banker. He's a bit suspicious, but he increased my home equity loan so I'll have about \$1800.

March 7, 2001

I asked Community Banker to defer the two payments that are due now. I have my house only because of Community Banker.

March 12, 2001

I also called Community Banker. I thanked him for everything and he said, "You're very welcome." I still have a house because of this man.

February 1, 2002

Felt better after talking to Community Banker. He believes in me, unlike my family.

January 7, 2003

Community Banker started out by saying he was pleased I kept him informed of my financial situation (my letter to him early last month) and that my desire to get out of debt was admirable. He said my news from last week was really great. Then just when I thought he was going to ask about last month's payments, Community Banker said he was going to stop the automatic notices for my past due payments. I should just let him know when I can pay them. He also said he'd give me a break on the late payment fees.

April 8, 2003

I called Community Banker yesterday and he's got no doubt that I will eventually pay. Bless his heart.

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March 26, 2004

Community Banker had left a message wondering when I could get caught up on my mortgage payments. I left him a message that I'm paying two of each mortgage in April.

May 28, 2004

I was filling out my checks to the bank when I decided to call Community Banker. The bank had sent me a bill for the interest on the home equity loan. I had planned to pay both the mortgage and the home equity loan plus that interest payment. But I decided to ask Community Banker if I could pay just the mortgage and the home equity interest instead and use the home equity payment for my property tax bill. I told him my property tax had doubled. He said yes and told me to come right in and he would have a renewal of the mortgage for me to sign.

Community Banker erased all the extra charges for late payments and gave me a lower monthly payment for a year. We'll renew the mortgage in a year.

June 30, 2006

I called Community Banker to say I would have to make a reduced home equity payment. I actually talked to him after playing phone tag a bit. He told me that because the interest rate on my home equity loan is going up tomorrow and again next month, he will combine my mortgage, my home equity loan, and two smaller loans that I have paid nothing on for years into one loan with one payment. He said he would forgive all the interest on the two smaller loans, and that the new combined loan would save me "a lot of money." He also said, "I knew you could do it, and you did." Community Banker is getting his work all cleared up for a vacation he is starting next week but he is working on my loan himself. I just have to make my regular mortgage payment next week and nothing else for a month. I thanked him more than once.

I cried after we hung up.

July 5, 2006

Community Banker's idea to rewrite my loans will save me thousands of dollars. I managed to tell him he's made a big difference in my life and to thank him for it without outright crying, though I came close. He said, "You're welcome."

June 19, 2007

I also wrote a letter to Community Banker.

Community Banker called in response to my letter. He wants me to get caught up as soon as possible. I said it might have to be September.

March 28, 2008

I called the car salesman. No luck. The only car he could find was still the one for a thousand more than we have. After hanging up I called Community Banker and asked for a car loan. He said yes.

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April 4, 2008

Went to the bank to sign my car loan. Community Banker is giving me a personal loan so he's not putting a lien on the car.

February 17, 2009

Talked to both the car salesman and Community Banker. Community Banker is lending us nineteen hundred dollars after we pay off the car loan, and we're looking at vans on Friday. Finally. We'll have six thousand for a van.

February 23, 2009

I thanked Community Banker for helping us get two reliable vehicles. He said, "You're welcome."

July 2, 2009

Went to the bank to sign a new mortgage. My interest dropped a point. Thank you, Community Banker.

November 6, 2009

My daughter had a problem with her checking account because a medical payment was deducted that was not supposed to be deducted. Community Banker called to talk to her about it, telling her to ask for help sooner next time. He offered to help her balance her checking account. Dear Community Banker.

June 4, 2010

If I get unemployment, it will be only \$167 a week. If I don't start working before the fifteenth, I won't get a workplace check until the middle of July. Community Banker will let me move my July mortgage payment to September.

November 30, 2010

Went to nearby village to pick up a book and drop a note off for Community Banker for a five hundred dollar loan. I can't pay everything this month, and the trips to an eastern Wisconsin city haven't helped our finances.

My daughter had a serious health problem that
required frequent trips to an eastern Wisconsin city.

December 1, 2010

Came home to a message from Community Banker that he already had the loan ready. I started crying. My family would have ignored my request. I made sure not to cry when I went to the bank to sign the loan papers. Community Banker doesn't like it when I cry.

July 22, 2011

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Figured out bills and talked to Community Banker to find out how much I have to pay to get caught up on my mortgage.

August 29, 2011

The check from my employer arrived today. Another surprise! Called Community Banker to find out what I have to pay to get caught up on my mortgage. He removed all late charges.

December 7, 2011

I wrote a letter to Community Banker and took it to the bank.

December 8, 2011

Talked to Community Banker. I get the loan tomorrow and the car is on the schedule to be fixed, but the mechanic rushed off the phone so I don't know when it will be.

October 16, 2012

Dropped a letter off for Community Banker, asking for a loan. The van needs fixing and other things are failing.

Wednesday I left a message for Community Banker, but he did not call back. Community Banker called about 5:30. I'm meeting him on Monday to get the money. Good.

August 24, 2013

Wrote a letter to Community Banker because two bank employees told me different things and I ended paying an overdraft fee.

August 27, 2013

Dropped my letter to Community Banker off. He called later and said he had reversed the overdraft charge.

April 14, 2014

Received a letter from my insurance agent. My insurance company is not going to renew unless I redo my roof.

April 15, 2014

Talked with the insurance agent to tell him I'm getting an estimate and that I can get a home equity loan. A short time later, Community Banker called me. Apparently, the insurance company wrote the bank. Community Banker said that his secretary had told him about my roof. He said he thinks I should fix my roof, that I have enough equity so that the bank can help me, and he will write a letter to the insurance company guaranteeing payment of the repairs. Community Banker is our house angel. I didn't tell him that, but I did tell him he's wonderful.

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May 22, 2014

Community Banker called just before 5:00. He's going to give me \$10,000 just in case I need an extra thousand. He thinks I'm due for good news and is hoping for some on my credit report.

May 27, 2014

Community Banker told me I have an A- credit score and have to pay \$297 in closing costs on the 5th.

June 5, 2014

Community Banker and I had a good conversation. I'm taking half of the money on Tuesday and half after the carpenter finishes. I pay less interest that way. Community Banker recommended I do that.

June 10, 2014

Called the bank and talked to the secretary because Community Banker told me he would be gone today. I do not have to make any mortgage payment this month. The secretary put \$5,500 in my account later in the day.

August 30, 2014

I had some anxiety about asking Community Banker for another loan.

September 5, 2014

Community Banker emailed about 5:30 to say we can have the loan. He's going to a conference on Monday and Tuesday. If he can get another loan officer to help us, we'll have the money early next week. Otherwise, Community Banker will call on Wednesday.

December 4, 2014

Left a message for Community Banker saying I would be late paying my mortgage. The payroll company is making us wait until the 31st for our second check of the month.

December 30, 2014

Received my second late notice on my mortgage. Left a second message for Community Banker.

December 31, 2014

Finally got paid today so I went to the bank. Community Banker had come out right before I got there to have them tell me he took care of the late fee. Also made a payment on my business loan.

May 5, 2015

Made the last payment on my business loan and dropped off the letter to Community Banker.

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May 8, 2015

Left a message for Community Banker saying the directory should be set up next Friday so I should have time to get enough members to cover my property taxes. I asked for \$1000 instead of \$1500. Community Banker called back to say we could do the loan next week.

This is the Better Planet Business directory
I didn't make money from this version of
the website because it was a primitive website
a friend helped me set up.

September 5, 2015

Dropped a note off for Community Banker saying I'll have to pay my mortgage late.

November 23, 2015

Wrote a letter to Community Banker explaining that I'm short on the mortgage because I bought food for a home healthcare client.

January 30, 2016

My daughter's partner lied about how much he borrowed from Community Banker. He told us had taken out an unsecured loan for \$1500. That's why Chrislyn and I thought we could find the title to the van. He took out a secured loan for \$2000.

Community Banker has been treating me differently. When the check from the home healthcare client bounced, he allowed my account to get three overdraft fees, even after I explained everything. I bet my daughter's partner told lies to Community Banker.

March 10, 2016

My grandson wishes he could play with ~~~~~ everyday. I told him I'll try to get him playing with ~~~~~ again.

My daughter's family moved into a nearby
city. ~~~~~ was a friend in the local school.

March 22, 2016

I got permission from the local school to bring my grandson in for lunch. We found ~~~~~ in the lunchroom. He's Community Banker's step-grandson. I saw him with Community Banker at the energy fair of couple of years ago. The boys didn't know each other then. We have ~~~~~'s phone number. He didn't find the message we left for him, but he planned to look for it. He said, "Maybe we could get together."

July 28, 2016

Community Banker called to say he had a solution for me. I can pay only the interest on my mortgage (\$105) for July through November. He was very nice about it and encouraging about my speaking. Maybe my grandson and I can call his step-grandson next week.

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Paid my property taxes at the bank and picked up a letter from Community Banker with the details of our agreement. Everybody I see is happy about my new teeth. My old teeth were very ugly.

(I was finally able to get my missing and rotting teeth fixed after 22 years of no dental care. I had to make frequent 100 mile round trips to get dental care right away on a sliding fee schedule instead of spending two years on a waiting list at the local clinic.

August 1, 2016

My grandson and I left a message for Community Banker's step-grandson.

August 4, 2016

The phone rang and I saw "Community Banker's Name" on the screen. It was his step-grandson calling. He's going on vacation for two weeks. He wanted to talk to my grandson, so I gave him my grandson's nearby city number. I told him my grandson would be happy to hear from him. "I'll be thrilled to talk to your grandson."

August 22, 2016

We called Community Banker's step-grandson. He was home and the play date is 1:00 on Wednesday.

August 24, 2016

Community Banker's wife and I talked about my grandson and her grandson getting together after school every few weeks. She said she would have my grandson at her house any time.

August 31, 2016

Talked to my grandson. He wants to play with Community Banker's step-grandson as much as possible. I said I would get his afterschool schedule in about a week and a half.

September 6, 2016

Gave my grandson Community Banker's phone number for his iPod and my grandson called his friend right away. He had conversations with both his friend and his friend's grandmother.

September 14, 2016

I left a message for Community Banker's wife asking about her grandson's after school schedule.

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October 13, 2016

Called Community Banker's wife. Her grandson is scheduled after school Monday through Thursday, and has 45 minutes of homework every night. Whew! I'll have to tell my grandson that Xmas break is coming.

October 24, 2016

Left a message for Community Banker saying I'll pay my mortgage later this week.

November 9, 2016

I finished my letter to Community Banker asking to let me keep making reduced mortgage payments through January.

November 16, 2016

Community Banker is giving me the reduced mortgage payments, "Anything to help."

December 20, 2016

Called Community Banker's house and talked to Community Banker. He put me off for next week and spring break. I talked about the summer. Community Banker agreed there would be more opportunities during the summer. I'll emphasize to my grandson that eventually they will both be 18 and able to make their own choices.

March 27, 2017

Neither Community Banker nor his wife bothered to return my phone call about my grandson visiting during spring break.

May 30, 2017

Printed out everything about why I need another home equity loan for Community Banker and put it all in an envelope. On the front I wrote that I have to cut down a split trunk hollow tree before it falls on my house and across the road. I hope I have the money this week.

June 2, 2017

The mail brought a letter from the bank. I received a loan application from a different loan officer at the bank. A separate loan that would require monthly payments. I couldn't do that, so of course they will deny it. I had four letters from friends and five testimonials showing I could make money as a speaker, but Community Banker doesn't want to give me a home equity loan. He has stereotyped me.

June 4, 2017

If the bank denies my request, I'm filing a complaint and saying Community Banker is prejudiced because his step-grandson and my grandson are friends and Community Banker thinks my grandson and I are the wrong kind of people for his child

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June 8, 2017

Filed my complaint.

June 21, 2017

Got the mail. The state banking agency sent me a copy of the letter from Community Banker. No mention of the tree. The reason for denying me the loan is that I am "unlikely to repay" it.

Community Banker also wrote:

"The Portage County Housing Authority offers rental apartments with rent based on income with utilities included. I recommend Ms. Kramer explore this affordable option."

July 7, 2017

I had left a message for Community Banker saying I would have to pay part of my mortgage late. Received a notice from the bank warning of late fines if I don't get caught up by the 10th.

July 24, 2017

Opened the letter from the bank. It asks for \$116 to get caught up on the July mortgage. Community Banker added finance charges.