

WaterStone Quarterly

An Exclusive Publication for the People of WaterStone Bank, SSB

Spring 2016



**95th Anniversary
Video Contest**

**Ask Our Advisor:
Preparing for Your
Financial Review**

**Summer Fun
with WSB**

and more!

Summer Fun with WaterStone Bank

WaterStone Bank has been sponsoring community events in the Greater Milwaukee area for 95 years and counting. Below is a snapshot of some of the bank's biggest summer events.

Brewers/Sojourner Partnership

WaterStone is again partnering with the Brewers Community Foundation to sponsor the Brewers' "K's for a Cause" program for a third year. The program features a "K meter" at Miller Park that tracks strikeouts by Brewers pitchers at all home games. For every strikeout, the WaterStone Bank Foundation, the Brewers Community Foundation and a Brewers pitcher will donate money to Sojourner Family Peace Center. Stop by our information table at Brewers home games on April 30, May 14, June 25, July 23, August 27 and September 23 to learn more.

Summer Concert Series

The bank is a sponsor of several summer concert series in the area, from Oak Creek to Wauwatosa, Franklin, Germantown and Brookfield. Bank personnel will be present at many of these events. If you happen to be at a concert and see a WaterStone Bank table, stop by and say hello to our friendly staff!

Kids' Nights at the Zoo

The WaterStone Bank Foundation is again the sponsor of the Zoological Society of Milwaukee's popular "Kids' Nights at the Zoo" event July 12, 14 and 15. At the event, Zoological Society members can enjoy all the zoo has to offer as well as live music and exciting food options. WaterStone Bank staff will be giving out free "Moola Moola" temporary tattoos for the whole family. WaterStone branches will be distributing coupons for free carousel rides to Zoological Society members.

National Nights Out

Tuesday, August 2 is National Night Out. WaterStone is a sponsor of many NNO events in the greater Milwaukee area. Bring your kids to these fun local events in Wauwatosa, Oak Creek, Franklin, Greenfield and other communities to teach them about public safety, greet local law enforcement officials and have fun!

To learn more about events we're sponsoring throughout the area, visit the Community page of our website at <http://www.wsbonline.com/Community/>. 📧

WSB Video Contest

In celebration of 95 years serving the Greater Milwaukee community, WaterStone is giving away \$95,000 to local nonprofit organizations through our 95th anniversary video contest. Registered 501(c)3 nonprofit organizations in Milwaukee, Waukesha, Washington and Ozaukee counties are invited to submit a one-minute video that tells the story of how their organization is making a difference in the community the way WaterStone has made a difference over 95 years. When the entry period closes May 17, ten finalists will be selected. Then, from May 23 through May 31, the community will be invited to vote online for their favorite video. The nonprofit organization that creates the winning video will receive a donation of \$50,000, with all finalists receiving cash donations! Contest rules and details about the 95th anniversary video contest can be found at WSBonline.com.

While you are on our website, check out our own anniversary video celebrating 95 years serving the community. The video can be viewed by clicking on the YouTube icon on our website, which will take you to the bank's official YouTube channel.

Questions about the contest can be directed to WaterStone Bank's Community Relations Coordinator, Heather Sullivan, at heathersullivan@wsbonline.com. 📧



What's happening at WSB?

EMV Cards

WaterStone Bank has started to issue new EMV CheckCards. When you receive your new EMV CheckCard it will have a new account number, which will require you change your card number with vendors that have your old number. Your PIN number will remain the same. With your new EMV CheckCard, you can choose from five different card designs, unless you are part of the Military Valor Program or have a Health Savings or Business Checking account.

MVP Double ScoreCard® Rewards

MVP Checking account customers can receive Double ScoreCard® Reward points May 1 through July 31, 2016. Redeem your points for outstanding merchandise and exciting travel!

Gift Cards

Make shopping for graduation, wedding, or birthday gifts easy with a WaterStone Bank gift card. 📧





Ask Our Advisor

John Gohlhaart
LPL Financial Advisor

What do I need to consider when I'm reviewing my finances prior to meeting with a financial advisor?



You don't need to wait until the beginning or the end of the year for a financial review, especially if your investment mix, risk tolerance, or time horizon has changed recently. When meeting with your financial advisor, consider whether the following areas of your life are on track.

Retirement Planning

Have you determined approximately when you expect to retire and how much you need to accumulate as a nest egg? If your retirement is close at hand or if you are already retired, your financial advisor can help you calculate how much you can withdraw for annual living expenses without depleting your assets.

Diversification

During the past several years, investors have experienced considerable volatility as many types of stocks declined and rose in sync. But longer term, owning a mix of different types of investments may help to stabilize your portfolio when one area of the financial markets experiences a downturn.

Risk Tolerance

How do you react when a portion of your portfolio declines in value? Your financial advisor can help you craft a mix of stock, bond, and other investments (known as asset allocation) that suits your feelings about risk and your investment horizon.* Remember that even if you are a conservative investor, earning a rate of return that exceeds the rate of inflation is critical when pursuing long-term goals.

Net Worth

Have your total assets minus total liabilities (such as loans and credit card debt) gone up or down during the past year? Many investors may be facing a smaller net worth because of declines in the value of stock and real estate holdings. If this describes you, don't despair. Consider whether you can start saving more in an attempt to rebuild your assets. Or you may want to review your asset allocation to determine whether an adjustment could help you build wealth over the long term.

Estate Planning

Do you have a will? Have you reviewed your beneficiary designations? Have you considered the tax implications of transferring your estate to your heirs? If your estate plan was prepared some years ago, it may be time for a review to make sure it is appropriate for your current circumstances.

Everyone's financial life is unique, and you may face other considerations that are important in the short term. By taking time to review your finances at mid-year, you may ultimately find yourself further along in pursuing long-term goals. ✉

**Asset allocation does not ensure a profit or protect against a loss. Stock investing involves risk including loss of principal. Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.*

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If you have specific questions about any banking products that you would like addressed in this column, please send your inquiry to: "Ask the Expert," WaterStone Quarterly, WaterStone Bank, 11200 W. Plank Ct., Wauwatosa, WI 53226. "Ask the Expert" is intended to provide general information and is not intended to provide terms and conditions of any bank product. For more information, please visit a branch office, www.WSOnline.com, or call Customer Service at 414.761.1000.

2016 Calendar

- April 22 Pewaukee Relay for Life
Bank Sponsored
- April 24 Greenfield Hawks Athletic Booster Club
Pin Tap Bowling Social - Bank Sponsored
- May 3 Elmbrook Education Foundation
Circle of Friends Luncheon - Bank Sponsored
- May 7 Brookfield Academy's "Big Knight Out"
Bank Sponsored
- May 7 ProHealth Care River Walk and Lake Walk for Cancer
Bank Sponsored
- May 7 Education Foundation of Wauwatosa Walk/Run
Bank Sponsored
- May 11 Pewaukee Area Arts Council Spring Bling
Bank Sponsored
- May 13 The Women's Center Anniversary Luncheon
Bank Sponsored
- May 21 North Shore Library Birthday Celebration
Bank Sponsored
- May 21 Armed Forces Challenge
Bank Sponsored
- June 17-18 HartFest, Windows Into Wauwatosa
Bank Sponsored
- June 26 East Tosa Gran Prix
Bank Sponsored

For a complete up-to-date Community Calendar, please visit
the Community Page at www.wsbonline.com/Community.



Bank Hours

Lobby:

Monday - Friday 9:00 am - 5:00 pm
Saturday 9:00 am - 12:00 pm

Drive-Up:

Monday - Friday 8:30 am - 5:30 pm
Saturday 8:30 am - 12:00 pm

Customer Service Center:

Monday - Friday 8:30 am - 5:30 pm
Saturday 8:30 am - 12:00 pm

Offices in Wauwatosa, Brookfield, Fox Point, Franklin/Hales Corners,
Germantown/Menomonee Falls, Greenfield, Oak Creek,
Oconomowoc/Lake Country, Pewaukee,
Waukesha/Brookfield, and West Allis.

WaterStone Quarterly is published quarterly for the People of WaterStone Bank SSB. Inquiries and
comments may be mailed to Editor/WaterStone Quarterly, WaterStone Bank SSB, 11200 W. Plank Ct.,
Wauwatosa, WI 53226 or e-mailed to WaterStoneQuarterly@wsbonline.com. Copyright 2016.

Things You Shouldn't Do To Your Computer

by Don Bray

If you're doing any of the below, it's time to change.

Use Quick, Simple Passwords

When you use a simple password like your birthdate or dog's name, you're giving anybody with access to that machine a huge head start to break in. Good passwords include upper AND lowercase letters, numbers and special characters. Change frequently and avoid sharing or writing passwords down.

Disabling AntiVirus Software

Sometimes people disable their AntiVirus software to make their computer run faster. Viruses can strike at any time. Disabling AntiVirus software poses a serious risk.

Click Anywhere and Everywhere

Just because there's a hyperlink in an email doesn't mean you should click it. A seemingly legitimate hyperlink might read www.paypal.com/signon, but when you hover your mouse over the link it's really going to <http://172.68.0.3/grabdata.htm>. If they're the same, the link is safe; if they're different, it's not.

Open Every Email Attachment

Opening email attachments is a quick way to compromise your computer. You should ONLY open an attachment if you're sure the person sending it is legitimate. Emails are easy to spoof and sending attachments is another way to corrupt your machine.

OK / Next / Done

Few people read the pop-up messages that appear when installing software. Instead, buttons are clicked until the software is installed. By dismissing prompts, you miss a chance to install additional programs or change configurations that can affect your machine's performance. Always read prompts.

Backups Can Wait

...till disaster hits? Too late. Determine the importance of your data and back it up accordingly. Back up files monthly, weekly, or daily as needed. Portable hard drives, thumb drives, cloud storage, or DVDs are effective ways to back up your data. Remember your mobile devices too. 📧

Don Bray has over 20 years of computer and computer security experience, holds several security and technology certifications and is currently the Chief Information Officer for WaterStone Bank.

*Al Scheinplug, FMP
WaterStone Bank Facilities Manager*

Spring is here! Time to finish removing holiday decorations, check the gutters for debris, check caulk around windows and doors, replace sealant where the driveway touches the house to keep water out, and trim back any branches that are touching the house or roof. 📧



The right tools are important when it comes to home improvement.
Start with the WaterStone Bank OptionFlex Home Equity Line-of-Credit!

6 Month Fixed Intro Rate of

1.95%
APR*

Variable Rate After Intro Period

3.99%
APR*

and
**Low Closing
Costs**

Get those projects started today! Visit us online at WSBonline.com,
or call Toll Free at 888.686.7272 for more information.

It's all here *for you.*

WATERSTONE
BANK



Scan to apply
online today!

*Advertised Annual Percentage Rate (APR), interest rate and loan programs are subject to change at any time. APR listed is effective as of 3/21/2016. Advertised APR is available on WaterStone Bank SSB (WSB) OptionFlex Line-of-Credit up to 80% Loan-to-Value (LTV) with a credit limit greater than \$100,000, and meeting required credit qualifications. Intro Rate APR will be fixed for 6 months from closing date. After the 6 month Intro Period the APR will be variable and based upon an index (Prima Rate) minus a margin of .50%. Prima Rate is the index identified as the U.S. Prima Rate as published in the Wall Street Journal Money Rates Table on the last business day of the month, and is subject to change monthly. APR will not exceed 18% (cap) or be less than 3.99% (floor) and property insurance, title insurance and flood insurance, if applicable, are required on all collateral. Third party closing costs can range from \$123.13 to \$1,039.20 per loan, however you will only be charged a \$100.00 processing fee, appraisal and/or title insurance policy fees, if applicable. Other closing costs will be waived. Appraisals are generally required on loan amounts equal to or greater than \$250,000 and a title insurance policy is generally required on loan amounts equal to or greater than \$100,000. You are eligible for a \$100.00 processing fee credit if you set up Auto Pay from a WSB checking account for your WSB OptionFlex Line-of-Credit. WSB will deposit the \$100 processing fee you were charged at closing to your WSB checking account within 30 business days of Auto Payset up. If you terminate your right to obtain advances within 36 months from loan closing, an early termination fee of 2% of the amount prepaid up to a maximum of \$500 will apply. WSB OptionFlex Line-of-Credit allows you to make interest only payments. Making interest only monthly payments will result in a balloon payment of the outstanding balance plus any accrued and unpaid interest and fees at the end of the term. Annual Fee of \$75 will be charged to your line each year. You are eligible for a \$75.00 Annual Fee credit if you have a WSB checking account and meet one of the following requirements within thirty (30) business days of the Annual Fee being charged to your WSB OptionFlex Line-of-Credit: (1) You are enrolled in the WSB Military Valor Program, (2) you have a 1st Mortgage loan with WSB that is secured by a 1-4 family owner occupied dwelling which is not considered past due or (3) you have an average outstanding balance on your WSB OptionFlex Line-of-Credit of \$5,000 or 10% of your Credit Limit whichever is greater. Your average outstanding balance will be calculated by averaging the monthly average balances of your WSB OptionFlex Line of Credit for the 12 months preceding your anniversary date. The Annual Fee credit will be deposited to your WSB checking account within sixty (60) business days of the Annual Fee being charged to your WSB OptionFlex Line-of-Credit. WSB OptionFlex Line of Credit has a Minimum Loan Amount of \$5,000 and a Maximum Loan Amount is \$500,000. Owner occupied collateral only and must be located in the following Wisconsin counties: Milwaukee, Waukesha, Ozaukee, Washington, Racine, Kenosha and Walworth. Consult a tax advisor regarding tax deductibility of interest. Your WSB OptionFlex Line-of-Credit variable rate APR will depend upon your LTV, credit limit, and credit qualifications. Refinances of any existing WSB HELOC or WSB OptionFlex Line-of-Credit loan are excluded from this offer. Please stop by a branch location for more information. WaterStone Bank SSB NMLS #407327

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