

WaterStone Quarterly

An Exclusive Publication for the People of WaterStone Bank, SSB



Fall 2020

Business Digital Banking

SecurLOCK Equip App: Control your debit card from your phone

Characteristics of a Business Owner

Easily Open Accounts Online

— AND MORE —

The advantages of linking financial accounts

Keeping track of countless usernames and passwords for all of your financial accounts is a hassle. Not only is it inconvenient to always be logging into multiple websites and apps, but it's also tough to get a complete picture of your finances from multiple accounts across the web.

Luckily, Digital Banking at WaterStone Bank takes the stress out of managing your money across financial institutions. With the Account Aggregation tool, you can link all of your external accounts* and see your full financial picture in one place.

By linking your accounts, you can view detailed transaction information for all of your accounts* in one convenient place. That includes all of your Checking and Savings accounts, external credit cards, employer 401(k)s, and other retirement accounts.

What are the benefits of linking my accounts? Linking your accounts in Digital Banking gives you a birds-eye view of your financial situation. It also makes it easier to monitor your spending and stay on budget.

Digital Banking also comes with tools that allow you to create a budget and generate reports to analyze your spending by categories and spot trends. You can easily see when your spending goes up or down and identify where you're spending the most money. You may even find new opportunities for saving!

How do I link my external accounts to my WaterStone accounts? Using the Account Aggregation tool, you can link all of your external accounts to your WaterStone Bank Digital Banking account. To get started, log into the Digital Banking

platform. Then click "Link Accounts" on the main screen and follow the prompts to add your accounts from other financial institutions.

Once you link your accounts, you'll be able to view them all from the homepage when you log in. At a glance you'll be able to see your net worth, and spending and budget progress, without the headache of logging into multiple sites or apps.

Questions about getting started with Digital Banking? Check out the Digital Banking FAQs and detailed tutorials found at wsbonline.com/digitalbanking. And don't forget to take advantage of other Digital Banking perks like automated Bill Pay and People Pay for sending payments to other people. 📄

*Some banks and financial institutions may not be currently set-up for account linking.

Student Checking Program

Are your kids past the piggy bank phase and ready to take the next financial leap? Introducing the Student Checking Program,[^] exclusively for students in high school or college, between the ages of 14 and 26.

Along with transitioning to a WSB Student Checking program account you may want to consider talking through these topics so that your teen will be prepared to someday head out on their own:

- Budgeting basics. Hopefully, your teen has watched as you've modeled good financial behaviors over the years, including keeping a budget to track expenses. A basic spreadsheet can go a long way in helping teens keep track of fixed costs, like rent, and variable costs, like food and shopping.
- Saving for a rainy day and other big-ticket expenses. If your teen is working while in

school, it may be tempting to pocket extra cash for a dinner out or a shopping trip. While there's nothing wrong with the occasional treat, remind him/her about the importance of establishing an emergency savings fund for big-ticket items like a new laptop or a spring break trip that won't be paid for by mom and dad.

- What credit can (and can't) do. Encourage your teen to start building good credit early. Talk about the do's and don'ts of credit cards, including the importance of always paying bills on time and avoiding carrying a balance.
- The long-term impact of student loans. Sit down with your teen and walk through the different options available for financing their education. Include them in the FAFSA^{*} process; fill out the forms together, and calculate what their loan payments could be after graduation. A school that requires a six-figure loan to cover tuition could translate into mortgage-size monthly loan repayments after your child graduates. Help your teen decide on a school that fits both their educational and financial goals.

WSB's Student Checking program offers convenience, flexibility, and benefits for students on the go, including access to Digital Banking with Mobile Check Deposit, a free Debit Card with ScoreCard[®] Rewards, no-fee overdraft protection transfers, no-fee ATM transactions, College Real Rewards Credit Card, fee-free foreign currency orders^{^^}, exclusive offers and promotions, and so much more!

As you guide your child on the path to financial success rest, assured their funds are secure and backed by the FDIC (up to the allowable limit). Our bankers are ready to assist. To open the account today you can visit wsbonline.com, stop into your local branch, or contact Customer Service at 414.761.1000 (toll-free at 888.686.7272) for more information. ✉



*Learn more by visiting <https://studentaid.gov/h/apply-for-aid/fafsa>
[^]To be eligible for the WaterStone (WSB) Student Checking Program, you must be enrolled in high school or college, be between the ages of 14-26 and show student ID issued by school or college. Bank discretion for home school, online, and/or other student enrolled programs. If you are under the age of 18, a parent or guardian will need to be joint owner on the account. Only one WaterStone Bank program can be tied to an account. Checking accounts can be any of the personal checking products available, e-statements will be required for the account. No-fee Overdraft Protection benefit requires an additional WSB deposit account owned by student with funds sufficient to cover the overdraft items. A debit card is included with the program and will be offered at no cost to the student. ScoreCard Reward promotions will be periodically offered for purchases made with WSB Debit Card. The first 8 ATM withdrawals per statement cycle will be fee free and fee assessed at the machine will be refunded to your WSB checking account within two business days. ATM withdrawals in excess of 8 in your cycle are subject to fees charged by the ATM owner. A statement cycle may be from the 17th (a calendar day) of a month to the 16th (a calendar day) of the next month. Free checks will be provided by WSB. This benefit does not include reimbursement of other check designs you previously purchased or plan to purchase. The College Real Rewards Credit Card is subject to credit approval and is an optional benefit for the Student Checking Program. WSB employees, agents of WSB and affiliates are not eligible. Program subject to change without notice. ^{^^}WaterStone Bank (WSB) offers foreign currency exchange services of more than 50 currencies at four WSB locations: Franklin/Hales Corners, Oak Creek/27th Street, Wauwatosa/State Street, and Waukesha. Fees will be waived for Student, MVP and HERO program customers up to two times annually. The currency exchange rate used at WSB may differ than the daily rate of exchange and are subject to daily fluctuations. A \$10.00 fee is assessed for orders and return orders, fee is subject to change at any time. Currency orders placed and not picked up within 10 business days are subject to a return fee and any depreciation. Please see a WSB banker for more details.

Safeguard your accounts with Digital Banking ALERTS

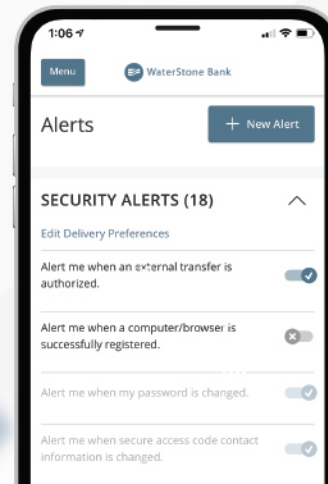
With Digital Banking, it's easier than ever to monitor your accounts and manage your money, all via customizable alerts. Alerts add a layer of security so that transactions don't take place without your knowledge. They can be customized based on delivery frequency and your preferred delivery method, such as email, text message, secure message or even voice, which provides a verbal cue when you have received an alert sent via a secure message.

To get started, click on "Settings" and then "Alerts" in the Digital Banking Menu to create account, history, and online transaction alerts. You can even set-up reminders.

Do you want to know when your account balance drops below or rises above a specific threshold? Set up an account alert! Or, how about when a check number clears or a Credit or Debit transaction is greater than or less than a stated amount? Set up a history alert!

You can even be alerted of specific online-originated transactions such as domestic and international Wire Transfers. Do you sometimes need a not so subtle cue about a family member's birthday or anniversary? There's a reminder for that too!

It's all possible with Digital Banking! ✉



Business Highlights



Characteristics of a Business Owner

"I want to own a business and be my own boss!" How many times have you had this feeling? Being the boss has advantages but is not for everyone. When I meet with our business clients, I see all sorts of business owners with many different strengths and contributions to their companies' success. A successful business owner knows his or her strengths and either chooses to work on the short-comings or hires someone with complementary attributes. The personal strengths that lead to the greatest business success can be categorized into four categories.

The first skill set, which some may say is the most important, is interpersonal skills. Not only does a business owner need to be likable, but one should be an active listener to employees, customers, and advisers. Sincerity, respect, and honesty also fall into this category. Successful business owners have strategic vision, and can articulate the goals and inspire others to reach them. "People power" is a key trait.

Communication and listening skills are imperative when it comes to interpersonal skills, and contribute to a business owner's sales skills. Business owners need to be

able to sell, whether it be selling their goods and services, ideas, or business plans. Good sellers understand the perspective of their audience and tailor their presentation accordingly. They are creative, know how to overcome objections, and are able to accept rejection. Good business owners are ready to sell at any time.

Bankers are always assessing a business owner's financial skills. Owners need more than the technical skills of doing their business. They must understand the cash flow needs of the operation. If one handles his or her personal finances in a responsible fashion (i.e. good credit score, manageable debt, and sufficient reserves in savings or investments), chances are they will manage their business with the same attention. A conservative business owner has a cash flow plan to weather unforeseen events including a cushion to handle both business and personal obligations. Financial planning is an important responsibility and attribute for business owners.

The fourth category centers on self-discipline. Business owners can be the last one to turn off the lights at night, but yet still need to devote time away from work for proper work-life balance. Time management is important for achieving the milestones of the business' goals. One also needs the discipline to manage growth as

too much growth can lead to new problems. A business owner needs the discipline to solve problems and devise alternate solutions. And lastly, since business owners can be the last to get paid, they need the discipline to be able to adjust their personal finances and live more frugally at times.

If you think you want to be your own boss and own a business, give yourself an assessment of your interpersonal, sales, financial, and self-discipline skills. It takes more than being the best chef, smartest lawyer, or having the best widget to manufacture. Successful business owners need the technical skills of their trade, and the ability to positively interact with people, sell, understand the financial picture, and maintain discipline. If you have these traits and are considering business ownership, explore your dreams with a Community President or Business Banker. We are here to help WaterStone clients achieve their successes! ✉



Dave Provancher
Chief Lending Officer

A Checklist for When a Spouse or Parent Passes

An overview of some of the fundamental steps to take.

When you lose a spouse, partner, or parent, the grief can be overwhelming. In the midst of that grief, life goes on. There are arrangements to be made, things to be taken care of – and in recognition of this reality, here is a checklist that you may find useful at such a time.

First, gather documents. Ask for help from other family members if you need it. Start by gathering the following.

✓ A will, a trust, or other estate documents. If none of these exist, you could face a longer legal process when settling the person's estate. If a trust exists, consider contacting the professional or firm who helped set up the document.

✓ A life insurance policy. As a rule, you will need the death certificate, with the cause of death listed, to move forward with any claim.

✓ A Social Security card/number. Generally, the person's Social Security number will be retired shortly following the death.

Then, gather these additional highly important items.

- Bank account, investment account, and retirement plan statements
- Deeds/titles to real estate
- Car titles or lease agreements
- Storage space keys/account records
- Safe deposit box keys
- Any bills due or records of credit card statements
- Any social media platforms, if applicable

Last, but not least, look for a computer file or printout with digital account passwords. Prior to their loved one's passing, some family members may try to centralize all this information or state where it can be found.

In addition, see if the person left a letter of instructions. A letter of instructions is not a legal document; it's a letter that provides additional and more-personal information regarding an estate. It can be addressed to

whomever you choose, but typically, letters of instructions are directed to the executor, family members, or beneficiaries.

Next, take care of some immediate needs. One, contact a funeral home to arrange a viewing, cremation, or burial, in accordance with the wishes of the deceased.

Two, call or email the county clerk or recorder to request 10 to 12 death certificates; a funeral home director can often help you with this matter. (Counties usually charge a small fee for each copy issued.) Ten to 12 copies may seem excessive, but you may need that many while working with insurance companies and various financial institutions.¹

Three, if the person was still working, contact the human resources officer at your loved one's workplace to inform them what has happened. The HR officer might need you to fill out some paperwork pertaining to retirement plans, health benefits, and compensation for unused vacation time.

Four, consider speaking with an attorney – ideally, this is the lawyer who helped your loved one create a will or estate plan. Should your loved one die without a will, you may want to contact a lawyer, anyway, for an overview of how the probate process will work and see to what degree you might become liable for your loved one's debt.

Five, resolve to keep track of any recurring debts that your loved one had set to autopay. The monthly bills for these debts should now be put in your name and paid from your accounts. (Creditors can be sympathetic in these situations and maybe lenient with you if you ask.)

Following these steps, address financial, insurance, and credit matters. Investment and retirement plan accounts and insurance policies should have beneficiaries, so reach out to the financial and insurance professionals who helped your loved one

as well as the person overseeing their workplace retirement plan. Talk with these professionals to learn about your options as a beneficiary and the possible tax implications from inheriting these assets.

You will also probably need to update the listed beneficiaries on any investment accounts you inherit. (The same applies to your own will, insurance policies, and estate strategy.) Titles and deeds for real estate, cars, and trucks also need updating.

If you have lost your spouse, check with Social Security to see what spousal and survivor benefits you might be eligible to receive. If your spouse was a veteran, the Veteran's Administration will want to know of their death, as you may be due spousal benefits.

Certain employers and labor unions may offer pensions or life insurance benefits to spouses of past employees or members. If your late spouse once worked for a large employer or belonged to a union, this is something to ask about.

Notify creditors and credit card companies that were part of your loved one's credit history. You can close accounts held solely by the deceased; those jointly held will need to have your loved one's name removed from them. Creditors may want to know when existing debts will be paid, either by you or your loved one's estate. You can also notify the "big three" credit bureaus – Experian, Equifax, and TransUnion – of their passing, which can be done online, over the phone, or by letter.²

State and federal taxes for your loved one will also need to be paid, and possibly, other taxes for the year of their death; talk with a tax professional about this.

Are you the parent of a college student? Your student may now be eligible for a greater degree of financial aid. Ask your child to speak with a financial aid officer about this.

If your loved one owned a small business or professional practice, a discussion with business partners (and clients) may be

necessary as well as a consultation with the attorney who advised that business.

Look after your future. Your retirement and estate strategies are poised for change because of this life event. The way you invest and the amount you save for the future may change, especially in relation to your household's change in expenses, income, and assets. So, a chat with a financial professional in the weeks or months ahead may be in order. ✉

WATERSTONE
INVESTMENT SERVICES



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Citations: 1. Nolo, July 30, 2020, 2. Credit.com, February 14, 2020

The Benefits of Digital Banking for Business Customers!

Businesses can bank anywhere and anytime with the convenience of Digital Banking! Enjoy a streamlined experience from desktop to phone as you view statements, pay bills, transfer funds, and manage your finances with ease. Plus, enjoy the efficiency of Mobile Check Deposit like never before! Simply snap a picture of the front and back sides of the endorsed check and wait for the e-mail notification with the receipt of deposit.

Are you looking for Cash Management Services? Help reduce the risk of fraud with Positive Pay. With Check Positive Pay businesses can seamlessly upload issued check files. The inclearing checks are verified against the checks in the uploaded file and any item that does not match will be marked as an exception, requiring further review and authorization. ACH Positive Pay allows business customers to set ACH rules for specific originating

companies, transaction types (e.g. Debit or Credit), and maximum dollar amounts. The ACH items that do not meet the specified criteria will be flagged for additional review and approval.

Speaking of ACH, reduce the risk of check fraud, save time, protect your account, and reduce costs with our ACH services allowing you to safely pay bills, collect funds, process employee payroll, initiate payments (single or multiple), or upload a NACHA approved file. You can even reduce fraud with ACH pre-notes, allowing you to confirm the validity of a routing number and account at the receiving financial institution prior to the movement of funds taking place.

Do you need to process Domestic and International Wire Transfers? You guessed it! Businesses have the ability to initiate one-time and recurring wire transfers.

To top it off, you can enjoy the convenience of making Federal and State of Wisconsin Tax payments via the easily accessible tax forms. We're here to make the payment process seamless!

Find these and many other time saving features in the Digital Banking Navigation Menu. We hope you enjoy the new services, allowing you to save time and money, and focus on the things that are most important to your business. Don't forget to check out our website at wsbonline.com/digitalbanking where you can explore educational videos and FAQs.

WaterStone Bank is committed to helping you make the most of your money by connecting you with our Cash Management Team. If you run into questions along the way, we're here for you. Please don't hesitate to contact us at 262.696.7158. ✉

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Money Smarts for Kids

Looking for a savings account to put your child on the path to financial success? Choose one that puts them top of mind while reaping delightful rewards.

Plus, with the new features of Digital Banking, you can transfer money, deposit checks via Mobile Check Deposit (think birthday money from Grandma!), and even send their allowance via recurring payments.

The account requires only \$25 to open and has no minimum balance requirement or monthly service fees. Plus, for every Moola Moola Kids Club account opened in 2020, WaterStone Bank will make a donation to Children's Wisconsin. This will help ensure children receive outstanding care regardless of their economic standing, providing hope and healing to many families. Just like Children's, we believe kids deserve the best!

Say goodbye to piggy banks and rest assured their funds are secure and backed by the FDIC (up to the allowable limit). Visit wsbonline.com, stop into your local branch, or contact Customer Service at 414.761.1000 (toll-free at 888.686.7272) for more information. ✉



ACTIVITY: HELP MOOLA AND HIS FRIENDS COUNT THESE BILLS AND COINS BY SOLVING THE FOLLOWING PROBLEMS.

- 1) Pennyopolop counted 5 quarters, 10 dimes, 1 nickel, and 25 pennies. How much was there?
- 2) Nickelodeo counted 1 \$20 bill, 10 \$10 bills, 10 \$5 bills, and 50 \$1 bills. How much was there?
- 3) Doodadime counted 5 \$20 bills, 12 \$10 bills, 25 \$5 bills, 3 quarters, 5 dimes, 15 nickels, and 32 pennies. How much was there?
- 4) Scratch counted 4 \$100 bills, 3 \$50 bills, 12 \$20 bills, 60 \$10 bills, 32 \$5 bills, and 350 \$1 bills. How much was there?
- 5) Two Bits counted 8 \$100 bills, 16 \$50 bills, 12 \$20 bills, 14 \$10 bills, 5 \$5 bills, 9 \$1 bills, 15 quarters, 2 dimes, 1 nickel, and 7 pennies. How much was there?

Answers: 1) \$2.55, 2) \$220.00, 3) \$347.32, 4) \$1,360.00, 5) \$2,018.07

The Moola Moola Kids Club is for children 14 & under only. The Annual Percentage Yield (APY) effective as of 12/10/19 is .01%. At our discretion, we may change the interest rate on your account at any time. Minimum balance to open account is \$25.00. Limit one per customer and is not valid with other offers. No minimum balance required to earn disclosed APY. Fees may reduce earnings. Donation made by WaterStone Bank (WSB) will be made to Children's Wisconsin for the amount of \$10.00, the donation special will be available for the entire year of 2020. For tax reporting purposes, a 1099 form may be issued at yearend. See the Account Disclosure for more information. Contact your banker for more details. Moola Moola and the Money Minders are a product of Bankier Systems, Inc. 1383.

Ask the Expert

Sharron Smith, Community President, Pewaukee

Q: I'm looking to open a savings account and noticed that I'm able to do so via your Digital Banking app? Will I still need to come into a branch to finish the new account process?

No, with the convenience of our new Digital Banking app, you're able to open your new savings account anytime, from virtually anywhere!

To get started, log into your Digital Banking account and select "Open Accounts" in the navigation menu. After you have completed your new account application, one of our team members will follow up with you to finalize the account opening process. It's that easy! Enjoy the convenience of opening Savings accounts, Checking accounts, Money Market accounts, and CD's whenever it fits into your schedule, day or night.

Of course, if you run into questions along the way, we're always here for you! Give us a call at 414.761.1000 (toll-free at 888.686.7272). ✉

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, wsbonline.com, or call Customer Service at (414) 761-1000.

Safeguard your accounts with Digital Banking ALERTS

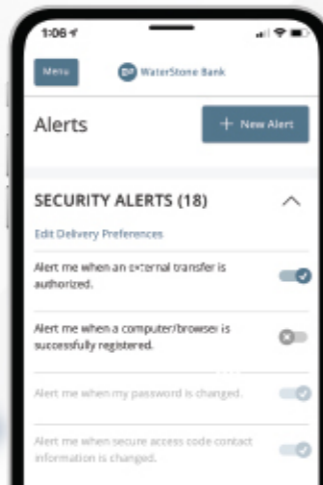
With Digital Banking, it's easier than ever to monitor your accounts and manage your money, all via customizable alerts. Alerts add a layer of security so that transactions don't take place without your knowledge. They can be customized based on delivery frequency and your preferred delivery method, such as email, text message, secure message or even voice, which provides a verbal cue when you have received an alert sent via a secure message.

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Mail Scams Targeting New Home Buyers

If you've ever purchased a home, you may have noticed an increase in the amount of mail in your mailbox—especially junk mail.

As you sift through the coupons, offers and notices, it can be hard to tell what's important and what's a potential scam. You may even start to wonder if your bank sold your information to these third-party companies.

First of all, WaterStone Bank takes your privacy seriously: We never give out or sell customer information. The reason you're suddenly flooded with junk mail is because your home purchase was recorded to a public database by the office of the register of deeds, which makes it easy for companies and scammers to get ahold of your information.

What is the register of deeds? The register of deeds maintains a government database of real estate transactions,

along with other information like corporation papers. In Milwaukee County, the Register of Deeds Office also provides certified copies of birth, death and marriage certificates. A key responsibility of the register of deeds is to authenticate records and keep an archive of important documents.

What does the register of deeds have to do with junk mail?

The register of deeds database contains public information about real estate transactions. This means the information is accessible to anyone who searches for it, including third-party companies interested in sending you coupons, offers, and in some cases, scams.

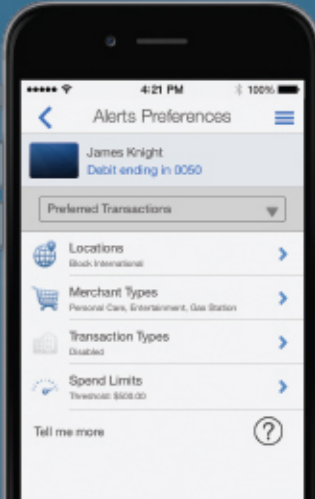
How can I tell if an offer is suspicious? Unfortunately, scam offers in the mail are fairly common after you purchase a home. Be wary of any notice that offers to send you a copy of your deed for a fee. One local mail scam targeted new home buyers with an offer to purchase a copy of their property deed for \$83—but that copy of your deed is usually sent to you for free after closing.

In general, you can toss any mailers that attempt to scare you into acting quickly. If a postcard urges you to call regarding a "time-sensitive matter," look for fine print that says, "All information provided by the National Info Center" or "Not affiliated with, nor endorsed by WATERSTONE BANK." These are telltale sign that the company found your information from public records.

What if I'm not sure? When in doubt, don't hesitate to contact us at 414.761.1000 (toll-free at 888.686.7272) or send a secure message through Digital Banking. We're happy to help clarify any confusing mail regarding your recent home purchase. ✉

Control your WSB Debit Card from your Phone with SecurLOCK

For all of life's unpredictabilities, your WaterStone Bank Debit Card doesn't have to be one of them. With the power of the SecurLOCK Equip app, you can ensure your card never gets used without your knowledge. Turn it off or on whenever you want and set the card to only work where you are. You can set a limit on the transaction amounts and receive instant alerts every time your card is used. Ensure the unpredictable never happens. Get complete and total control over your Debit Card by downloading the free SecurLOCK Equip app today! ✉



Bank Sponsored Events

October 15-17	Wehr Nature Center's Halloween Haunt
October 17-18	Old World Wisconsin Fall Family Drive
October 22	Best Buddies Champion of the Year
October 24	Elevate MKE's Race for your Reason
October 24	Susan G. Komen Wisconsin Virtual More Than Pink Walk
December 31	New Year's Eve Family Celebration at the Domes



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WaterStone Quarterly

Follow WSB on your favorite social network

Many people consider social media an integral part of their life - whether staying in touch with friends, building new networks, or staying up to speed on current events. It's also a great way to stay connected to businesses you frequent, like your bank.

You can find WaterStone Bank on Facebook, Twitter, Instagram, YouTube, and LinkedIn. No matter if you're interested in financial tips, special offers, holiday hours, or community events you'll find it all on our social media platforms. You may even come across a funny meme or two, or learn about a new local business.

Check it out today! It's an effortless way to make the most of your money and stay connected on the latest happenings!



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



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