

# WaterStone Quarterly

An Exclusive Publication for the People of WaterStone Bank, SSB



## Spring 2021

HERO Program

How to Make a  
Competitive Home  
Offer

Small Business Month

Health Savings  
Accounts

Retirement Questions

— AND MORE —



## \$100,000 Giving Campaign Finalists

Vote for your favorite finalist during the month of April

In January, we shared the exciting news of our 100th Anniversary Giving Campaign where 5 nonprofits (nominated by you!) would receive a cash donation totaling \$100,000. Thanks to your generous support, we received over 500 nominations!

The fun continues as we share the five nonprofit finalists. Drumroll....

- Ignite the Spirit-Milwaukee
- One Hope 27
- Special Spaces Wisconsin
- Tosa Cares
- Unity in Motion Inc.

Each one of these finalists will walk away with a prize valued between \$10,000 and \$30,000. It's up to you to help us determine how to split \$100,000 among the five finalists. Visit [wsbonline.com](http://wsbonline.com) once per day during the month of April to vote for your favorite nonprofit finalist. Final donation amounts will be determined based on the number of votes each nonprofit receives. Final results will be announced in May! 🏆

1st place: \$30,000    4th place: \$15,000  
2nd place: \$25,000    5th place: \$10,000  
3rd place: \$20,000



10 Honorable Mention donations of \$1,000 each were awarded to the following nonprofits:

- Amani Community Center Food Pantry
- American Heart Association of Greater Milwaukee
- Balance
- Blue Lotus Farm & Retreat Center
- Camp Hometown Heroes
- The Friendship Circle
- MATC FAST Fund
- Milwaukee Jewish Day School/Repairing Together Program
- Redeem and Restore Center
- St. Francis Children's Center



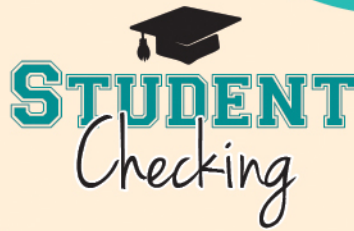
# Free Student Checking Program

Is a summer job in store for your teenager, or are they preparing to leave the nest soon for college? Now's a great time to join our Student Checking Program, and help your teen learn the importance of money management!

WSB's free Student Checking Program\* offers convenience, flexibility, and benefits for students on the go, including:

- Digital Banking App with Mobile Check Deposit, Bill Pay, e-statements, and more (take us with to college)
- Instantly issued Debit Card including ScoreCard® Rewards (receive a Debit Card the same day, if opened within a branch)
- No-fee overdraft protection transfers
- No-fee ATM transactions
- College Real Rewards Credit Card
- Fee-free foreign currency orders
- Complimentary checks
- *and so much more!*

Say goodbye to childhood and move towards adulthood with the Student Checking Program. Enroll today in branch or online, and bank with confidence! 📧



Refer a student and receive \$50 when they open their account!<sup>^</sup>



\*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® Rewards 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 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.

<sup>^</sup>\$50 Refer A Friend bonus will be credited to Referring Customer's WaterStone Bank SSB (WSB) checking account within 10 business days of the individual or business you refer opening a checking account with WSB or 10 business days from when the certificate is received by the bank for checking accounts opened online. The individual or business you refer cannot be an existing WSB customer and the new checking account must have been opened within 90 calendar days of certificate issue date. Certificate must be presented at the time of new account opening by the individual or business you refer in order for you to obtain the bonus. If the new checking account was opened online, certificate must be mailed to WaterStone Bank, 11200 West Plank Court, Wauwatosa, WI 53226 or dropped off at a WSB branch within 14 calendar days of account opening. By using the Refer A Friend certificate the individual or business you are referring will be aware that you are a customer of WSB. Employees and agents of WaterStone Bank SSB, its respective affiliates and subsidiaries and members of their immediate families and households are not eligible. Refer A Friend bonus is limited to 5 referrals. For tax reporting purposes, a 1099 form will be issued at yearend to recipients of bonuses. Offer subject to change at any time.

## We can help you open a Health Savings Account

It's no secret that a Health Savings Account (HSA) is an attractive way to pay qualifying medical expenses for an account holder and their beneficiaries enrolled in a High Deductible Health Plan (HDHP). This type of checking account allows you to contribute pre-tax dollars to pay for medical expenses not covered by your HDHP, resulting in lower overall health care costs.

WaterStone is thrilled to offer this product to its customers. Enjoy easy account access with a Debit Card and checks, competitive rates, and the peace of mind

knowing your savings is ready when you need it. Best of all, receive 1,000 ScoreCard® Reward points with your HSA Debit Card when you create your profile at scorecardrewards.com. With ScoreCard® Rewards, your points can be redeemed for brand name merchandise and travel rewards.

There is no minimum requirement for opening the account. The account carries a tiered interest rate and there is no annual fee. Any remaining HSA funds roll over to the next calendar year.

Visit [wsbonline.com](http://wsbonline.com), stop into your local branch, or contact Customer Service at 414.761.1000 (toll-free at 888.686.7272) for more information. 📧





# Business Highlights



## Business Lending

Just like you, we believe your business' success is vital! Get the funding you need to help your business thrive. With quick loan approval and customized products and services to best fit your goals, we focus on providing options for enhanced growth and organization to your business plan. Finance purchases and manage credit needs with business loans and lines of credit tailored to suit your business, and find financing on a wide variety of property types.

Financing your business has become easier than ever with the options available to you at WaterStone Bank.

### Business Lending can offer you:


- Working Capital Lines of Credit
- Equipment Loans
- Owner Occupied Commercial Real Estate
- Deposit Products/Treasury Management
- Small Business Administration Loans
- Letters of Credit
- Business Advantage Line

### Commercial Real Estate Lending can offer you:

- Financing
- Acquisition/Term Financing
- Development/Construction Financing
- Letters of Credit

### Real Estate Options

- Multi-Family
- Office
- Industrial
- Retail

We encourage you to learn more about our people, products, and services and how WaterStone can add value to your business. Visit us at [wsbonline.com](http://wsbonline.com), stop into your local branch, or call Customer Service at 414.761.1000 (toll-free at 888.686.7272). 



# Retirement Questions That Have Nothing to Do With Money

Think about these factors before you leave work for the last time.



Retirement planning is not entirely financial. Your degree of happiness in your “second act” may depend on some factors that don’t come with an obvious price tag. Here are some non-monetary factors to consider as you plan your retirement.

What will you do with your time? Too many people retire without any idea of what their retirement will look like. They leave work, and they cannot figure out what to do with themselves, so they grow restless. It’s important to identify what you want your retirement to look like and what you see yourself doing. Maybe you love your career, and can’t imagine not working during your retirement. There’s no hard and fast rule to your dream retirement, so it’s important to be honest with yourself. An EBRI retirement confidence survey shows that almost 74% of retirees plan to work for pay, whereas just 27% of retirees report that they’ve actually worked for pay.<sup>1</sup>

While this concept doesn’t have a monetary value, having a clear vision for your retirement may help you align your financial goals. It’s important to remember that your vision for retirement may change—like deciding you don’t want to continue working after all.

Where will you live? This is another factor in retirement happiness. If you can surround yourself with family members and friends whose company you enjoy, in a community where you can maintain old friendships and meet new people with similar interests or life experience, that is a definite plus. If all this can occur in a walkable community with good mass transit and senior services, all the better. Moving away from the life you know to a spread-out, car-dependent suburb where anonymity seems more prevalent than community may not be the best decision for you.

How are you preparing to get around in your eighties and nineties? The actuaries at Social Security project stated that the average life expectancy for men is 84 years old, and the life expectancy for women is 86.5 years. Some will live longer. Say you find yourself in that group. What kind of car would you want to drive at 85 or 90? At what age would you cease driving? Lastly, if you do stop driving, who would you count on to help you go where you want to go and get out in the world?<sup>2</sup>

How will you keep up your home? At 45, you can tackle that bathroom remodel or backyard upgrade yourself. At 75, you will

probably outsource projects of that sort, whether or not you stay in your current home. You may want to move out of a single-family home and into a townhome or condo for retirement. Regardless of the size of your retirement residence, you will probably need to fund minor or major repairs, and you may need to find reliable and affordable sources for gardening or landscaping.

These are the non-financial retirement questions that no pre-retiree should dismiss. Think about them as you prepare and invest for the future. 📧



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#### Citations

1. EBRI/Greenwald Retirement Confidence Survey, 2020
2. SSA.gov, 2021





**\$250<sup>^</sup>**

When opening a  
Business Checking



Up to  
**\$290<sup>†</sup>**

in savings and peace of  
mind when signing up for  
Positive Pay, Remote  
Deposit Capture &  
ACH Origination



**Free**

Business Financial  
Analysis/Check-up



**and  
more!**

## Celebrating Small Businesses

The month of May is Small Business Month. As a community bank with a 100-year history in the Milwaukee area, we know that small businesses are the backbone of our community.

From restaurants to realtors and everything in between, we strive to help small businesses thrive. When entrepreneurs succeed, so does the entire community. Although the pandemic has presented challenges and uncertainty, we remain steadfast in our commitment to serving small business owners in southeast Wisconsin.

In honor of Small Business Month, we're offering the following savings and offers to small businesses throughout the month of May:

- \$250 when opening a Business Checking account
- Up to \$290 in savings when you sign up for Positive Pay, Remote Deposit Capture and ACH Origination
- Free business financial analysis/check-up
- and more!

Plus, you can save even more with a \$0 annual fee for your first year with a Business Advantage Line<sup>††</sup>. WaterStone Credit Cards also offer flexible rewards that you can use toward business expenses, and our exclusive BRAVO Program can help you enhance employee benefits.

Beyond Small Business Month, we offer several services tailored to the needs of small business owners:

- Merchant services to facilitate payments, with full-service credit and debit card processing plus merchant check capture for easy deposits wherever you are.
- Merchant gift cards to increase brand loyalty and sales, and streamline your processes—no more keeping track of paper gift cards.
- Business Digital Banking with enhanced security, fraud protection and tools to help you manage your account from anywhere, on any device.
- Business lending options including working capital lines of credit, equipment loans and small business administration loans.

Ready to take your small business to the next level? Give us a call today at 414.761.1000 (toll-free at 888.686.7272) to connect with one of our business bankers and take advantage of the Small Business Month deals.

<sup>^</sup>Business Checking bonus offer requires a new WaterStone Bank SSB (WSB) Business Checking account and requires account to be open and active for the entire statement cycle\* in order to qualify for the bonus. Business Checking account requires \$100.00 minimum balance to open the account and does not pay interest. Offer(s) applies to new checking account customers only and does not apply to individuals that closed a WSB checking account within the past 180 calendar days. Offer is redeemable at any branch location, cannot be combined with other offers, is limited to one per customer and is not valid to individuals that received an incentive under another offer in the past 5 years. For tax reporting purposes, a 1099 form may be issued at yearend for recipients of bonuses. \*A statement cycle may be from the first day of a month to the last day of that same month. To determine your statement cycle please ask your Personal Banker at time of account opening. Bonus will be paid on the last day of the first full statement cycle. Offer is limited to one per customer or household. Account must be open and active for 180 calendar days, or a \$30.00 closing fee may be assessed at account closing. See Account Disclosure for more information. Offer subject to change at any time.

<sup>†</sup>Earn up to \$290.00 in savings when signing up for Positive Pay, Remote Deposit Capture and ACH Origination. WSB will cover the first 3 months of fees for the activities listed. Positive Pay includes no set up costs and will cover \$25.00 per month or \$75.00 in savings for Check Positive Pay. ACH Positive Pay is covered for 3 months at \$20.00 a month or \$60.00 in savings. Check and ACH Positive pay is covered for 3 months at \$35.00 or \$105.00 savings total. Remote Deposit Capture fees are covered at \$35.00 a month or \$105.00 savings total. WSB will waive set up cost of \$50.00 for ACH Origination and will cover 3 months at \$10.00 a month or total savings of \$80.00. Offer subject to change at any time.

<sup>††</sup>Business Advantage Line of Credit is utilized to help small businesses\* for working capital needs that automatically converts to a term loan at maturity. Minimum loan amount is \$5,000.00 and maximum loan amount is \$50,000.00. 12 months of interest only, at that time the note converts to a principal and interest note with a 36 - 60 month amortization. Small businesses must have their primary deposit account with WaterStone Bank and must have been in business for 2 years. If the borrower is not a sole proprietorship, any 20% or more ownership is expected to guaranty the obligation. No annual fee of \$75.00 for the first year of usage with Business Advantage Line. Processing fee of \$200.00. Appraisal/Evaluation may be necessary depending on collateral held. Interest rate depends on product used. Applications for credit are subject to bank and credit approval. Advertised fees and loan programs are subject to change at any time, and vary depending on Business Advantage Line of Credit product selected, see banker for further details.



# Fixed vs. ARM mortgage loan – what's the difference and what's best for me?

If you're considering purchasing a home, it's important to compare your mortgage options. But it's not just a matter of which loan offers the best rate—you also need to consider whether you want a fixed-rate mortgage or adjustable-rate mortgage (ARM).

The main difference between the two is that a fixed-rate mortgage locks in your interest rate for the duration of the loan. An ARM, on the other hand, typically offers a fixed interest rate for a short period of time. After that period ends, the rate fluctuates. Here's a quick look at the pros and cons of both options.

## Adjustable-rate mortgages

Many ARMs offer a low introductory interest rate, according to the Consumer Financial Protection Bureau, which means you may pay lower monthly mortgage payments with an ARM at first compared to a fixed-rate loan.

What makes ARMs unique is that after the promotional period ends, your interest rate can fluctuate and increase. The length of the promotional period can last anywhere from several months to several

years. It's important to understand the terms of your loan before you move forward, including whether the ARM has a cap on how much the interest rate can increase after the introductory period ends.

An ARM can be a good option for buyers who plan to quickly pay off their mortgages, or for those who plan to sell a home not long after purchase. For example, a buyer might take out an ARM that guarantees a low interest rate for the next five years. If the buyer plans to sell the house in five years or less, they may not need to worry about changes in the interest rate.

On the other hand, any mortgage with a fluctuating interest rate requires some risk tolerance. Unexpected shifts in the economy and the housing market can disrupt even the best-laid plans. If your goals change or you aren't able to sell your house as quickly as you expected, your mortgage payment could increase as your interest rate fluctuates.

## Fixed-rate mortgages

A fixed-rate loan guarantees your interest



rate for as long as you have the loan. This offers peace of mind for homeowners on a budget: You can be confident that your loan payment will stay the same every month with your interest rate locked in place.

Compared to an ARM, your monthly payment on a fixed-rate mortgage might be higher, at least at first. But a fixed-rate loan is a good option for buyers who prefer to know exactly what their mortgage payment will be each month with no surprises.

Not sure which loan is right for you? Contact a local WaterStone Bank Lender at 414.761.1000 (toll-free at 888.686.7272) to review your options and find the right fit for your needs.

Did you enjoy this article? Check out our blog at [wsbonline.com/blog](https://wsbonline.com/blog) where you'll find this and other topics discussed twice a month. 📖

## Featured Nonprofit Partnership: 88Nine Radio Milwaukee



Through music and stories created for a culturally open-minded community, 88Nine Radio Milwaukee is a catalyst for creating a better, more inclusive and engaged Milwaukee. 88Nine reaches a new generation of radio listeners with an entertaining and adventurous selection of music and public affairs programming.

WaterStone Bank has supported 88Nine for the past several years, most recently as a curated PSA sponsor. This unique sponsorship supports the programming and allows WaterStone Bank to uplift other nonprofit partners through free radio messaging, ultimately expanding their reach to new audiences.

A curated PSA program and projects like Diverse Disruptors are all made possible through community and business support. Hosted by Tarik Moody, Diverse Disruptors focuses on the personal stories of how investment in Black entrepreneurship has expanded into opportunities for people and communities of color. Listen wherever you get your podcasts or [radiomilwaukee.org/disruptors](https://radiomilwaukee.org/disruptors)!

Learn more about partnering with 88Nine Radio Milwaukee by visiting [radiomilwaukee.org/support-us](https://radiomilwaukee.org/support-us).

## About the WaterStone Bank Foundation

WaterStone Bank established the WaterStone Bank Foundation with the Waukesha County Community Foundation in 2002 in order to ensure the bank's ability to continually give back to the communities in which we serve. Our Foundation focuses on four core giving areas for its grants: education, women & children, community development, and veterans' initiatives.

Are you involved with a local nonprofit organization that falls into one of our core giving areas? If you'd like to ask for a donation from the WaterStone Bank Foundation, you can submit a donation request to [marketing@wsbonline.com](mailto:marketing@wsbonline.com). Visit [wsbonline.com](https://wsbonline.com) to learn more about how to submit a request. 📖



# How to Make a Competitive Home Offer

You've found your new home; now it's time to make an offer! This can feel like an intimidating step in the homebuying process – especially in a competitive environment with low-inventory. It doesn't have to be though! Take a look at these tips for making a successful offer to guide you through the process.

## 1. Get Pre-Approved for a Mortgage Loan

This will help you identify the loan amount you can borrow, and thus help you determine your house-hunting budget. Plus, when you eventually find your home and make an offer, a pre-approval from a reputable lender makes that offer even stronger. It shows the seller you already have the financing lined up for the amount you're offering to pay.

## 2. Determine Your Price

Once you find "the one," your Realtor will help you determine an offer that is competitive and fair. This is based on the list price, the going rate for similar homes in the neighborhood, condition of the home, and, of course, your budget.

There are a few things you can do to make your offer stand out, such as:

- Limit the contingencies (things the seller must do before the sale is finalized)
- Be competitive with the dollar amount you offer
- Tailor the closing timeframe to the seller's needs

## 3. Submit an Offer

Your real estate agent will create a purchase agreement. It will outline details such as the amount you're offering, mortgage pre-approval information, and contingencies or conditions that must be met before the sale is finalized. For example, you may include a finance contingency that states you can back out of the deal if you don't sell your current home.

## 4. Add a Personal Letter to the Seller

In a very competitive housing market, including a letter to the seller can help set your offer apart. Think of it as a "cover letter" for your formal offer. Consider adding details such as: how much you love the home and neighborhood, how you plan to enjoy your time there, and why this specific home is so important to you. A

letter that is meaningful and unique, but not too personal could make you much more memorable than other potential buyers.

## 5. Negotiate the Offer

Oftentimes, the seller will counter your offer. They may ask for a higher purchase price, adjust the closing date, or minimize contingencies. In this instance, the seller's agent will submit a counteroffer to your agent outlining their requests. Then, you can either accept the offer, reject it, or counter it with a new offer. You'll want to make this decision quickly, as you never know when they may receive a more desirable offer. Your Realtor will be able to provide recommendations for moving forward.

## 6. Accepted Offer

After you and the seller agree on an offer, you will be ready to move forward with a home inspection, appraisal, homeowners insurance, and more. Congratulations, you're on your way home! 🏡

Article provided by



# Are you a medical professional? Join HERO today!

Every day, heroes put their lives on the line to ensure our health and safety. In recognition, WaterStone Bank is proud to offer exclusive benefits and savings features to recognize and thank these unsung heroes for their epic service to our communities.

HERO (Honoring Emergency Responding Officials) is an add-on feature for personal checking accounts and offers many benefits, including \$100 with direct deposit, no fee ATM transactions, no fee overdraft protection transfers, no fee wire transfers, no fee money orders, and enrollment and annual gifts tailored with heroes in mind.

We're thrilled to announce an enhancement to this program. HERO is expanding and we extend a great big welcome to all medical heroes, including nurses, doctors, and hospital/clinic staff. Together with currently employed or retired service-members, Emergency Medical Technicians, Fire Department, and Police and Sheriff's Department personnel, we invite you to enjoy the exclusive account features available to you.

For more information, visit [wsbonline.com](http://wsbonline.com), stop into your local branch, or contact Customer Service at 414.761.1000 (toll-free at 888.686.7272). 🏡



\*To enroll in the HERO Program you must show an employee ID, business card, badge or pay stub as proof you are a currently employed or retired service member of the Fire Department, Police or Sheriff's Department, or a Healthcare Worker, including administrative staff or volunteer Emergency Medical Technicians, Doctors, and Nurses, and have a WaterStone Bank (WSB) Checking account. \$100.00 direct deposit credit requires a \$200.00 minimum automatic deposit of government benefit or employer payroll to be received within 90 days of enrollment. \$100.00 will be credited to your WSB Checking account on the first statement cycle after the direct deposit is received. A statement cycle may be from the 17th (a calendar day) of a month to the 16th (a calendar day) of the next month. Fees that are assessed to your Checking account for withdrawing funds at an ATM with your WSB Debit Card will be refunded to your WSB Checking account within the next business day. WSB Home Equity Line-of-Credit annual fee will be refunded to your WSB Checking account within 30 business days of the fee being assessed to your WSB Home Equity Line-of-Credit. \$500.00 will be credited to your WSB Checking account within 30 business days of closing your 1st mortgage home loan with WSB and setting up autopay from your WSB Checking account. You may only receive this benefit one time with WSB. Free Heroes edition checks will be provided by WSB and this benefit does not include reimbursement of other check designs you have previously purchased or plan to purchase. Free Gift will be provided annually in September if at that time your average balance of deposit accounts you own is greater than or equal to \$2,500.00 or you have a WSB Home Equity Line-of-Credit or 1st mortgage home loan. All benefits and features for the HERO Program are subject to change at any time.

# Ask the Expert

Jennifer Peric, Community President,  
Franklin/Hales Corners

**Q:** With all of the time spent at home lately, I'd love to put in a home office. Would I be able to use a home equity line-of-credit to assist with financing this?

The pandemic has caused many of us to view our homes differently. What was once a place to relax and unwind, has turned into a multi-purpose space functioning as an office, classroom, gym, etc. It's more important than ever to make sure your home is working smarter, not harder.

With a Home Equity Line-of-Credit (HELOC), you have the flexibility to make your home work for you again. Build a room specifically designed to be a home office, purchase a new car, put in that in-ground swimming pool you've always dreamed of, or finally plan that special family vacation. Enjoy the freedom to use the funds for anything you need. With monthly payments as low as \$50 per month, rest assured you don't have to worry about high costs at a time like this. Plus, with a quick and easy process, your dreams will be reality in no time!

Are you wondering if a HELOC is right for you? Visit [wsbonline.com](http://wsbonline.com), stop into your local branch, or contact Customer Service at 414.761.1000 (toll-free at 888.686.7272) for more information. 🏡



If you have specific questions about any banking products that you would like addressed in this column, please email [WaterStoneQuarterly@wsbonline.com](mailto:WaterStoneQuarterly@wsbonline.com), or 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](http://wsbonline.com), or call Customer Service at (414) 761-1000.



# Bank Sponsored Events

April 24	Brookfield Academy Annual Dinner Auction
April 29	TEMPO Milwaukee's 31st Annual Mentor Awards
May 15	Best Buddies in Wisconsin Friendship Walk
May 15	St. Joseph School's For the Love of Our School Auction
May 15-25	Bolt 4 Blessings in a Backpack
June 14	Best Buddies in Wisconsin Golf Outing



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## Now Hiring!

If you love banking here,  
you'll love working here! Visit  
[wsbonline.com](http://wsbonline.com) for a listing of  
current employment opportunities.

**\$1000**  
Signing Bonus!

## U.S. Flag Service

If your spring cleaning reveals a U.S. flag in need of proper retirement, we can help! WSB customers are invited to drop off worn flags at their local branch for a complimentary flag retirement ceremony (no limit).

A special thank you to American Legion for performing the retirement ceremonies.

Lobbies  
are  
Open!

## 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



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 emailed to [WaterStoneQuarterly@wsbonline.com](mailto:WaterStoneQuarterly@wsbonline.com). Copyright 2021.

# WaterStone Quarterly

## WORKING WITH A FINANCIAL ADVISOR

No one knows the future for certain, but a good plan can help you navigate the challenges along the way. It takes experience and knowledge to assess the risks of investment decisions as circumstances change over time. A qualified financial advisor can properly advise you on how to work toward reducing your financial risks while working toward preserving the opportunity to grow your wealth. Furthermore, an advisor can help you adapt to new situations that arise unexpectedly.

Call me today for a fresh, professional view of your financial plans. I can help you determine sound financial strategies for your short and long-term goals.



**John Gehlhaart, Sr. Wealth Advisor**  
WaterStone Investment Services  
(Located in the offices of WaterStone Bank)

21505 E. Moreland Blvd. Waukesha, WI 53186  
p. 262.696.7170 c. 262.777.0766 f. 414.918.0937  
[jgehlhaart@wsbinvestments.com](mailto:jgehlhaart@wsbinvestments.com)  
[waterstoneinvestmentservices.com](http://waterstoneinvestmentservices.com)

WATERSTONE  
INVESTMENT SERVICES

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