

WaterStone Quarterly

An Exclusive Publication for the People of WaterStone Bank, SSB



Summer 2021

Classic Club Program

How to Manage Your Accounts When Traveling

Use Your ScoreCard Rewards to Make Purchases via PayPal

Refinance & Renovate

MKE Air & Water Show

AND MORE



The results are in. ...

\$100,000 Giving Campaign Winners



Our 100th Anniversary Giving Campaign has concluded – thank you to everyone who nominated a nonprofit or voted for your favorite finalist. After receiving over 10,000 votes, the results are in!

1st Place – Ignite the Spirit-Milwaukee (\$30,000 donation) Ignite the Spirit-Milwaukee raises funds for Milwaukee firefighters and their families who have suffered unfortunate hardships.

2nd Place – Special Spaces Wisconsin (\$25,000 donation) Special Spaces Wisconsin creates dream bedrooms for children with cancer in order to provide these children with a space where they can not only sleep, but play, heal and spend time away from the challenges of their illness.

3rd Place – Tosa Cares (\$20,000 donation)

Tosa Cares is a food pantry organized and operating in Wauwatosa by a group of volunteers from the community, providing food and assistance to families in need.

4th Place – Unity in Motion, Inc. (\$15,000 donation) Unity in Motion, Inc. develops new generations of diverse, culturally competent, empowered leaders equipped with the skills, values and relationships necessary to disrupt the cycle of segregation.

5th Place – OneHope27 (\$10,000 donation) OneHope27 connects local churches and communities to provide hope and support to those involved in foster care. Their new support home for young moms and children will help lead to quicker and more successful reunifications.

“We thank all of the nonprofits that were nominated for making the quality of our lives better because of what they do for our community.” said Doug Gordon, President/CEO of WaterStone Bank.

To learn more about WaterStone Bank’s charitable giving initiatives, scan the QR code below, or visit [wsbonline.com/about/community-sponsorships/charitable-sponsorships](https://www.wsbonline.com/about/community-sponsorships/charitable-sponsorships). 📧



Classic Club Enhancements

Have you heard? Our Classic Club[^] program is now better than ever! That's because it's exclusively for adults ages 50 and older. We're confident you'll love the benefits because the program was designed just for you and your lifestyle, with:

- Free WSB personal checks
- No-fee overdraft protection transfers
- Fee free Foreign Currency exchange
- Special invitations to financial seminars
- Periodic promotional specials
- Free faxes, photocopies, and use of branch Internet Cafes where available
- And more!

Best of all, these benefits are in addition to those you've already come to enjoy just for being a WaterStone Bank checking account holder!

At WaterStone Bank, our customers and their financial well-being are our top priority. Give us a call today at 414.761.1000 (toll-free at 888.686.7272) to learn more. 📞



\$300^{^^}

Bonus when you open a Classic Club checking + money market account

Classic Club

[^]Classic Club Program Disclosure: Classic Club Offer effective May 1, 2021. To be eligible for the WaterStone (WSB) Classic Club Program, you must be at least 50 years old and have a WSB Universal Checking account. Only one WaterStone Bank program can be tied to an account. No-fee Overdraft Protection benefit requires an additional WSB deposit account owned by the Classic Club member with funds sufficient to cover the overdraft items. A debit card is included with the program and will be offered at no cost. ScoreCard Reward promotions will be periodically offered for purchases made with a WSB Debit Card. Free corporate image checks will be provided by WSB. Benefit does not include reimbursement of other check designs you previously purchased or plan to purchase. 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 90 currencies at four WSB locations: Franklin/Hales Corners, Oak Creek/27th Street, Wauwatosa/State Street, and Waukesha. Fees will be waived for Classic Club, 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, see disclosure for details.

^{^^}Checking + Money Market Offer Disclosure: Checking and Money Market Offer Effective May 1, 2021. Bonus offers require a new WaterStone Bank SSB (WSB) [^]Universal Checking account to be open and active for the entire statement cycle[^] in order to qualify for that statement cycle's[^] bonus. The Universal Checking account requires \$100.00 minimum balance to open the account. Offer(s) applies to new Classic Club 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, and is limited to one per household. Account must be open and active for 180 calendar days, or a \$30.00 closing fee may be assessed at account closing. For tax reporting purposes, a 1099 form may be issued at yearend for recipients of bonuses. \$200.00 Automatic Deposit bonus offer requires a \$300.00 minimum automatic deposit of payroll, pension, social security or government benefits to be received within 60 calendar days of account opening and will be credited to the new checking account on the first statement cycle[^] after the direct deposit is received. Rewards will be consolidated and credited to the new checking account on the last day of the statement cycle[^]. Upon opening a WSB Universal Checking account and enrolling in ScoreCard[®] Rewards program, 1,000 ScoreCard[®] Rewards points will be credited to your ScoreCard[®] Rewards account within 30 calendar days of account opening. [^]A statement cycle may be from the 17th (a calendar day) of a month to the 16th (a calendar day) of the next month. To determine your statement cycle please ask your Personal Banker at the time of account opening. Money Market Account: You must deposit \$500.00 to open this Money Market account. A minimum balance fee of \$30.00 will be imposed monthly if the average daily balance for the statement cycle falls below \$10,000.00. A \$100.00 money market bonus to be paid within 60 days of money market account opening with balance of \$10,000.00 or more. Offer applies to new Classic Club money market account customers only and does not apply to individuals that currently have a money market or closed a WSB money market within the past 180 calendar days. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. A statement cycle may be from the 17th (a calendar day) of a month to the 16th (a calendar day) of the next month. To determine your statement cycle please ask your Personal Banker at the time of account opening. Offer subject to change at any time.

2021 Air and Water Show

Due to several major factors affecting the Milwaukee Air and Water Show, this year's event has been grounded. We look forward to getting together next year to watch the Blue Angels Flight Demonstration Squadron, as well as many other world class military and civilian air show performers!

Good friends grow together.
Great friends bank together.

If you enjoy banking with us, tell a friend! You will receive a \$50 bonus for each individual or business that opens a checking account and becomes a new WSB customer!

For details, visit wsbonline.com, stop into your local branch, or contact Customer Service at 414.761.1000 (toll-free at 888.686.7272). Don't forget to tell your friends about the freshly baked cookies we serve on Fridays! 🍪

\$50^{*}

Bonus for each friend or business you refer to WSB

^{*}\$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 3 referrals. For tax reporting purposes, a 1099 form will be issued at yearend to recipients of bonuses. Offer subject to change at any time.

Business Highlights



The Pros and Cons of Establishing a Separate Bank Account for Your Business

Owning a business can be incredibly rewarding. It also comes with additional responsibility: As a business owner, you need a system in place to stay on top of expenses, taxes, and all of the financial considerations that go into running your enterprise.

Establishing a separate bank account for your business is a crucial first step. This will help you create a clear line between your personal and business finances.

Why create a dedicated business bank account? It's important to keep your personal and business finances separate. When business and personal expenses mingle in the same accounts, it can lead to an organizational headache. By keeping your accounts separate, you'll save

yourself time when preparing your taxes and determining the profitability of your business.

You may also want to create multiple business bank accounts to keep funds organized. A dedicated business credit card also makes it easy to keep tabs on your spending.

Tools for managing business accounts

Whether you're running a single-member LLC or a large corporation, there are accounting tools available to help all types of business owners with bookkeeping.

Tools like QuickBooks and FreshBooks allow you to track and categorize expenses. You can also use these tools to generate reports that analyze profitability and

estimate your upcoming tax payments. Many accounting programs also come with extra features like invoicing and payments.

Prices vary for different types of software. For most business owners, the cost is easily justified by the time you save. (Plus, the cost of accounting software is deductible as a business expense!)

You can compare accounting software online to determine which tool best fits your budget and your priorities.

Getting started with business accounts

If you're ready to take the next step and open a Business Checking or Savings account, give us a call at 414.761.1000 (toll-free at 888.686.7272). ✉

It's Important to Have a Written Business Plan

By Doug Gordon, President & CEO, WaterStone Bank

If you are starting a business or expanding an existing one, it's important to have a written business plan. Basically, it acclimates your lender, employees, and investors as to the direction of the business by outlining the business goals, methods, and time frame for achieving the goals. It's most commonly presented in an organized format with specific sections, such as:

- 1 Cover Page and Table of Contents**
 - Make it attractive and include a business logo.
- 2 Executive Summary**
 - Briefly summarize the entire business plan hitting the high point of each section.
 - Describe your company and its attributes.
- 3 Company Description**
 - Include your mission statement, the principals of the company, and your corporate structure.
- 4 Market Analysis**
 - Provide a competitive analysis of your market.
 - How have you differentiated your business from others and what is the company's marketing strategy to make it stand out?
- 5 Organization and Management**
 - Itemize your company's management structure.
 - Provide an organizational chart, structure description, and salary forecasts.
 - List your Board of Directors, if applicable.
- 6 Service or Product**
 - Describe your company's product or service, in detail.
 - What do you sell? To whom? What need are you fulfilling? What is the demand?
- 7 Marketing and Sales**
 - How will customers find out about your product or service?
 - What sales channels will you utilize?
 - What is your growth strategy?
- 8 Financial Analysis (Key for lenders!)**
 - Include 3 years of historical financial statements, if available.
 - Provide a 3-5 year financial projection complete with all assumptions, including income statements, balance sheets, cash flow projections, and capital expenditure budgets for each year.
- 9 Funding Request**
 - What are your current and future funding needs?
 - Describe in detail how the loan proceeds will be used and what aspect the loans will have for the growth of the company and fulfillment of this business plan. ✉

A well thought out business plan will go a long way in obtaining the funds you need to start or grow your business, and give your business a roadmap for success.



2021 Retirement Confidence Survey

A deep dive into workers' expectations in retirement versus actual income sources.

Will your retirement dreams match your reality?

That's perhaps the most critical question to ask people who are currently retired. Was your retirement what you expected, or was it something else?

For more than 30 years, the Employee Benefit Research Institute (EBRI) has conducted the Retirement Confidence Survey, which gauges the views and attitudes of working-age and retired Americans regarding retirement and their preparations for retirement.¹

Part of the survey takes a deep dive into workers' expectations for sources of income in retirement versus retirees' actual income sources.

Here's a couple of highlights of the 2021 survey.

Only 33% of workers expect Social Security to be a significant source of retirement income. In reality, 62% of retirees say it's a major source.

Further, more than 50% of workers believe that workplace retirement savings plans will be a significant source of retirement income. But the 2021 survey found that workplace plans are a major source for only 20% of retirees.

Surprised? We're not. These numbers are consistent year after year. Here's another nugget to consider: 26% of workers plan to work for pay in retirement. In reality, only 7% of retirees do.

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For most, retirement is the "next chapter" in life. It's critical that your finances support your retirement vision, so there are no surprises when it's your turn.

Let us know if there's a change in your retirement dream. We'd welcome the chance to hear what prompted the difference, and we'll be sure to make any needed adjustments in your financial strategy. ✉

WATERSTONE
INVESTMENT SERVICES

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1. Employee Benefit Research Institute, 2021 Retirement Confidence Survey



ScoreCard® Rewards now featuring Pay with Rewards from PayPal

Enjoy an exciting new way to use ScoreCard Rewards points when shopping online, from the comfort of your home. Simply choose to pay with PayPal and use your ScoreCard Rewards to pay for eligible purchases.



Scan the QR code for details available on the PayPal website.

- 1 Go to PayPal and log in or create an account. Navigate to the "Wallet" page from the navigation bar.
- 2 Select "Link a credit or debit card" and enter your ScoreCard Rewards-enabled card information. Click "Agree and Link" to connect rewards to your wallet.
- 3 Choose your ScoreCard Rewards card as the default payment preference.



TERMS AND CONDITIONS For Using Rewards Points Through The PayPal® Pay With Rewards® Program

1. Card Member Eligibility: As the account holder of an account with an associated payment card ("Eligible Card") through a financial institution ("Your Bank/Credit Union") participating in the ("Rewards Program") under which reward points are accumulated based on qualifying transactions ("Reward Points"), you ("You") may be eligible to participate in the PayPal® Pay With Rewards® Program (the "Pay With Rewards Program"). To use your Reward Points for purchases through the Pay With Rewards Program, your payment card account connected to an Eligible Card must be in good standing, not cancelled, not past due and you must have at least the minimum amount of points necessary for a redemption as required by Your Bank/Credit Union. If you are an Additional Card Member who has not been authorized, you will not be able to use points through PayPal. Your Bank/Credit Union may change the eligibility requirements of your participation in the Pay With Rewards Program at any time without notice, including cancellation or termination of the Pay With Rewards Program.

2. Using Rewards Points for Purchases through PayPal (the "Program"): To use Rewards Points through PayPal, you must first sign in to or create your PayPal account. Once signed in, you can link your Eligible Card to your PayPal account. Once you have linked your Eligible Card to your PayPal account, it will appear in your PayPal wallet. If information related to your Eligible Card changes, you may need to update and/or re-link your Eligible Card in your PayPal account. You direct and consent to Your Bank/Credit Union automatically sharing with PayPal your available point balance and its associated dollar value for use through PayPal.

3. Generality: The Rewards Point redemption rate applicable to transactions through the Pay With Rewards Program is set as part of the Rewards Program offered by Your Bank/Credit Union and may vary for future orders. The Pay With Rewards Program is only available for eligible purchases with certain merchants, and PayPal or Your Bank/Credit Union may limit, suspend, or terminate your ability to redeem Rewards Points through the Pay With Rewards Program at any time. When you choose to use points for your purchase, Your Bank/Credit Union will debit from the Rewards Points program account linked to the Eligible Card the number of Rewards Points corresponding to your selection. If you are using Rewards Points through the Pay With Rewards Program, a debit to your Rewards Points balance may not be immediately reflected in Your Rewards Points balance, but may be reflected when your purchased item ships. If there is a processing error with your request to use your Rewards Points or you do not have sufficient Rewards Points for your purchase, your Eligible Card will be charged the full purchase amount. Cancellations and refunds are subject to the cancellation and refund policy of merchant from whom you are making a purchase. If your transaction is cancelled, subject to chargeback, or you return your purchase, your refund will be processed in the form and proportion of payment originally made. Once Rewards Points are redeemed, the Rewards Points may be locked for up to 30 day(s), during which time no additional redemptions can be made. If a merchandise return results in the refund of a portion of a total transaction through the Pay With Rewards Program, PayPal will issue the refund to the Eligible Card account first, and only refund Rewards Points when all tender paid has been refunded to the Eligible Card account.

4. PayPal Policies and Terms of Service Apply: PayPal Terms and Conditions apply to all transactions through PayPal, including those using Rewards Points as part of the Pay With Rewards Program. Additional terms and conditions concerning the Pay With Rewards Program may be found at <https://www.paypal.com/us/webapps/mpp/about-payment-methods-pay-with-rewards>.

5. Card Member Agreement Applies; Changes to this Agreement: Access to and use of the Pay With Rewards Program is subject to and governed by the Your agreement with Your Bank/Credit Union, including the terms and conditions of the Rewards Program, Eligible Card, and these Terms. Your Bank/Credit Union may change or modify these Terms at any time. Participating partners and available rewards are subject to change without notice. If you do not agree with these current or modified Terms, you may not participate in the Pay With Rewards Program. Any use of the Pay With Rewards Program is deemed to constitute acceptance of these Terms.

How much am I really sharing about myself?

Individuals looking to steal your personal information or identity don't have to look far. Thanks to our lifestyles and social media, there is a great amount of personal information shared on a regular basis.

Think about your bank account number. We'd like to believe it's private information, yet it's on every check that you write. It even accompanies your address and the name of your financial institution. It only takes that information falling into the hands of one person with negative intentions to wreak havoc.

Now, consider the pictures you post on social media. Each post shares information about your personal life, family, hobbies, or interests that could be quickly pieced together for use in a possible attack. The truth is, these attacks have a much higher success rate when there's targeted information to reference. Plus, a scammers' success rate increases as they have more information to work with. That additional information will go a long way in convincing unsuspecting people that someone from their bank is calling them, they won the lottery, there's an issue with an account or service, etc.

Recently, scammers have been targeting Debit Card holders claiming to be from the bank. They successfully provide information obtained in data leaks and a couple that with data they find online.

Don't give scammers the opportunity! Be mindful of your social media presence. Verify information before accepting it via an email, text, or telephone call, especially when it deals with financial or healthcare matters. If you are unsure, disconnect from the caller and contact the actual company.

Don't click on links in emails that you are unsure of and never give out private information such as login IDs, PIN numbers, passwords, or access codes. Any reputable company will be able to verify your information without the need for you to provide those pieces of information. ✉



Featured Nonprofit Partnership: Marcus Performing Arts Center

MARCUS PERFORMING ARTS CENTER

The Marcus Performing Arts Center is the premier performing arts community gathering space in Southeastern Wisconsin. Located in downtown Milwaukee, it builds bridges between diverse members of our community through high-quality arts entertainment in the region and state.

Did you know that the Marcus Center is a dedicated veteran's memorial? Since the Marcus Center opened its doors in 1969, it has been considered part of Milwaukee County's War Memorial, honoring those who have bravely served our country.

WaterStone Bank is proud to be the sponsor of the Marcus Center's Heroes Day – honoring and recognizing our veterans, first responders and health professionals. The event will spotlight those who have made a tremendous impact during the pandemic. Heroes Day will take place on Sunday, August 22 at the Marcus Performing Arts Center's newly renovated outdoor grounds.

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. Visit wsbonline.com to learn more about how to submit a request. ✉

Upcoming Donation Request Deadlines:
July 21 | August 25 | September 22

Refinance & Renovate: Home Improvements that Add the Most Value

Are you considering renovating your home but don't want to pay a lot of out-of-pocket costs? Did you know that you can tap into your home's equity to cover it with a cash-out refinance?

A cash-out refinance involves taking out a mortgage greater than the remaining balance on your current loan. This allows you to use your equity as a cash advance to put toward home renovations or other expenses. A cash-out refinance is ideal for anyone who has built some equity and is looking to make major home improvements.

If you don't have enough equity in your home to cover the renovation costs, you may consider a renovation refinance. This will wrap the renovation loan and your mortgage loan into one monthly payment.

Renovating the parts of your home that you want improved is not only a great way to fall back in love with your home, but it can be a great investment. Many renovations increase the value of your home, which pay off when it's time to sell your home.

Consider these home improvements, which are likely to add the most value:

Bathroom Remodel or Addition

Updating fixtures, adding a new tub/shower, retiling the floors, or replacing vanities/sinks can all add value to your home. Like most projects, this can be costly, but if you shop at local hardware stores or DIY what you can, you will get more bang for your buck.

Landscaping

Start this project by going to your local landscape or garden center and chatting with an expert to brainstorm ideas on what would flow best with the space you have. Your additions may include a back patio, water fountain, colorful flower arrangements, or flagstones – all of which can enhance the appeal of your home and increase its overall value!

Reinventing a Room

Consider all the rooms in your home and evaluate which is used the least or has the most potential. You may have a spare bedroom that could be turned into an office, or a large living room that could include a dining space. Or, if you want to take it up a notch, consider finishing the basement and creating a media room. This is the place for

your creativity to come into play! Transforming an existing space is a simple way to bump up the value of your home.

Kitchen Updates

A classic but important home improvement is updating your kitchen. This project doesn't have to entail ripping up your floors or destroying your cabinets to make room for new ones. A minor kitchen remodel can go a long way. Some of the best ways to restore your kitchen include:

- Repainting the walls
- Adding a backsplash
- Updating your fixtures
- Sanding and resurfacing your cabinet doors

Getting Started

Adding value to your home does not necessarily mean spending a lot of money on your project, but it does entail putting time and effort into the pieces of your home that could use some attention. Consult with a mortgage professional to learn more about your refinance options, and how you can make the most of your home renovations. 📧

Article provided by



We Salute you with MVP

It's no secret that we're passionate about honoring veterans! That's why we created an account program specifically for Active Duty Service Members, Military Veterans, Reserve and National Guard Service Members. Have you heard about our Military Valor Program (MVP)*? It's our way of honoring you by providing many great benefits and saving features to recognize and thank you for your service to our country. Enroll today, and begin taking advantage of these great benefits:

- Upon program enrollment: choose either a Nike baseball cap or license plate frame (car or motorcycle)

- Free patriotic checks
- No-fee money orders, foreign currency orders, and official checks
- No-fee overdraft protection transfers
- No-fee wire transfers
- No-fee ATM transactions
- Refund of your HELOC annual fee
- Receive \$500 when you obtain a first mortgage loan on your home from WaterStone Bank and set up autopay
- Annual voucher for a free standard size (3'x5') U.S. Flag

MVP is our way of thanking you for your service to our country! 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. 📧

MVP
MILITARY VALOR PROGRAM

Red, White & You.™



*To enroll in the Military Valor Program you must show a government issued military identification card as proof you are an active duty, retired, National Guard or Reserve member or a veteran of the military and have a WaterStone Bank (WSB) Universal checking account. 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 HELOC (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 HELOC. \$100.00 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 patriotic MVP club 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. Voucher for a free U.S. Flag will be provided annually in June if at that time your average balance of deposit accounts you own is greater than or equal to \$10,000.00 or you have a WSB HELOC or 1st mortgage home loan. Employees and agents of WSB and affiliates are not eligible. All benefits and features for the Military Valor Program are subject to change. WaterStone Bank (WSB) offers foreign currency exchange services of more than 30 currencies at four WSB locations: Franklin, Oak Creek/27th St., Wauwatosa/State St., and Waukesha. Fees will be waived for Classic Club, 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.

Ask the Expert

Stacy Eggerson, Community President,
Greenfield/Loomis Rd.

Q: I plan on doing a bit of traveling this summer. Do you have any tips for preparing my accounts for a seamless travel experience?

WaterStone Bank is here to make your travel dreams a reality! Discover the smart features that help eliminate stress and make your travel experience safer and smoother.

Account Alerts with the SecurLOCK Equip app:

- The SecurLOCK Equip app is a great way to protect your Debit Card directly from your phone.
- 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.
- Set a limit on transaction amounts and receive instant alerts every time your card is used.

Security for Domestic and International travel:

- Notify your card issuer(s) of your travel plans before you leave so that uncommon spending doesn't trigger a block on your card. WaterStone Bank customers can contact Customer Service at 414.761.1000 (toll-free at 888.686.7272).
- Confirm your credit limit and account balance, and verify that your card isn't set to expire while you're away.
- Verify Digital Banking access at your travel destination by calling Customer Service at 414.761.1000 (toll-free at 888.686.7272).

Benefits of WaterStone Bank Credit and Debit Cards:

- Rack reward points to use toward future purchases, and enjoy peace of mind with the fraud protection provided by WaterStone Bank Credit Cards.
- Need cash? Save money when you use your WaterStone Debit Card at over 850 ATMs in Wisconsin and Minnesota for no-fee ATM transactions. Look for the ATM Access sign on participating ATMs. For location information, visit atmaccess.net.

At WaterStone Bank we are with you every step of the way to aid in making your travel experiences seamless. A little preparation goes a long way! Please contact your local WaterStone branch for assistance. We're here just for you! 📧

If you have specific questions about any banking products that you would like addressed in this column, please email 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, or call Customer Service at (414) 761-1000.

Bank Sponsored Events

July 19	St. Joseph Academy Golf Outing
July 26	Dancing on the Green UPAF Golf Outing
July 28	Waukesha County Business Alliance's The BIG One Golf Outing
August 3	Greenfield National Night Out
August 4	Waukesha Education Foundation Golf Outing
August 7	Wisconsin Hero Outdoors Big Bass Battle
August 13-14	Revitalize Milwaukee's Block Build MKE
August 14	St. Joan Antida High School Gala
August 16	St. Vincent de Paul Society of Waukesha County Golf Outing
August 17	Project RETURN Golf Outing
August 20-22	Milwaukee Irish Fest
August 22	Marcus Performing Arts Center's Heroes Day
August 29	Elevate MKE's Calm in the Chaos



It's all here *for you.*

Now Hiring!

If you love banking here, you'll love working here! Visit wsbonline.com for a listing of current employment opportunities.

PRSR STD
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PERMIT NO. 0188

WaterStone Quarterly

I CAN HELP WITH YOUR 401(K) OPTIONS

Changing jobs? What should you do with the 401(k) money you've accumulated?

You may have up to four options: leave the money where it is, roll it over to your employer's new plan, roll it into an Individual Retirement Account (IRA), or cash it out. I can help you explore these choices, and guide you through the necessary steps.

Call me today for information, or to schedule a consultation.



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

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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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