

WaterStone Quarterly

An Exclusive Publication for the People of WaterStone Bank, SSB



Winter 2022

WaterStone Savers

WaterStone HSA
for Businesses

Waterstone Financial
Receives Top Ranking

Digital Payment Options

How to Qualify for
a Mortgage

AND MORE

Message from the President

By Doug Gordon, President & CEO, WaterStone Bank

As we begin 2022, WaterStone Bank continues to focus on gratitude - especially our gratitude for you. Without you, and the trust you've placed in us, we wouldn't have celebrated our 100th anniversary this past year. To mark this milestone, we kicked off the year with a special 100 Year Giving Campaign and donated a total of \$100,000 to five local nonprofits (nominated by you!). Thanks to your generous support and enthusiasm, we received over 150 nonprofit nominations, and 10,000 votes! Congratulations to our five finalists - Ignite the Spirit-Milwaukee (1st place), Special Spaces Wisconsin (2nd place), Tosa Cares (3rd place), Unity in Motion, Inc. (4th place), and One Hope 27 (5th place). We were so gratified by the large number of compelling nominations that we decided to award an additional 10 honorable mention donations. Thank you to all who participated!

In addition to our 100 Year Giving Campaign, WaterStone's charitable foundation continued its tradition of giving back to the community by supporting a wide array of locally-based charities that serve initiatives surrounding education, women, children, community development, and veterans' initiatives. This support totaled over \$712,000 and helped approximately 240 local schools and nonprofit organizations. In addition, our dedicated employees volunteered nearly 600 hours of community service and actively served on 47 nonprofit Boards in the greater Milwaukee area. We're passionate about serving our communities, and this is just one of the many ways we show our support and investment in our home town.

Speaking of investment in our home town, we are the presenting sponsor of the Milwaukee Air and Water Show.

While COVID-19 has put a damper on the last two shows, it is our greatest hope that it will return this year with the Blue Angels as the headliner. Mark your calendar for July 23 and 24 at Milwaukee's lakefront. This "can't miss event" is a summer highlight that unites the community, supports our armed forces, and provides substantial impact to Milwaukee's local economy.

Our dedication to our hometown heroes is just one of the many things that sets us apart. WaterStone is proud to offer exclusive benefits and savings features to recognize and thank the unsung heroes for their epic service to our communities. That's why we expanded our HERO (Honoring Emergency Responding Officials) Program. We were thrilled to welcome all medical heroes, as they joined together with currently employed or retired service members, Emergency

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(Message from the President Continued)

Medical Technicians, Fire Department, and Police and Sheriff's Department personnel to enjoy exclusive account features and benefits available with a personal checking account.

In conjunction with the excitement of our anniversary we brought some additional exciting new products and services to market, like mobile wallet. If you haven't already, I encourage you to ditch the plastic and lighten your load with Apple Pay, Google Pay, and Samsung Pay, now available with your WSB Debit Card. You can link and store your card (including your Business Debit Card and HSA Card) to make quick payments from the convenience of your smart phone, tablet, or smart watch. It's simple, convenient and more secure than using your physical card.

Did you hear the news about our Classic

Club program? It's now better than ever and 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. Best of all, the benefits are in addition to those you've already come to enjoy just for being a WaterStone Bank checking account holder!

I would be remiss if I didn't put a special spotlight on our new mascot, Blue. He's no ordinary hippo! He's the newest leader of the pack and the ring leader for our updated kids savings club – Blue's Jr. Bankers! This program offers children an opportunity to learn the importance of saving and establishing good financial habits in a fun atmosphere. And, with the addition of the WaterStone Savers app, kids can have fun learning life-long

financial skills through age appropriate games and activities. Best of all, it introduces topics so that families can have conversations that build upon vital financial concepts.

Thank you for putting your trust in WaterStone Bank and our exceptional team. We eagerly look forward to serving you in 2022, and for the next 100 years!

From all of us at WaterStone Bank, please accept our best wishes for a happy, and prosperous new year, filled with good cheer, good friends, and good health. 🍀

Sincerely,

Doug Gordon

Calling all Kids...



Have you heard? Our pal, Moola Moola, has retired! Introducing (drum roll, please) BLUE! Blue is no ordinary hippo. He's the newest leader of the pack and the ring leader for our kids savings club – Blue's Jr. Bankers! This program offers children an opportunity to learn the importance of saving and establishing good financial habits in a fun atmosphere.

What's more fun than establishing sound financial habits? Doing it via the free WaterStone Savers kids app, available on all iOS, Android, and Kindle devices! With something for everyone, kids ages two through 12 can learn life-long financial skills through age appropriate games and activities. Best of all, it introduces topics so that families can have conversations that build upon vital financial concepts. As an added bonus, Blue's Jr. Bankers can track their account balance and set savings goals via the WaterStone Savers app* to introduce the concept of digital banking!

At WaterStone Bank, it's all here for you... and your family! 🍀



Learn more today by visiting wsbonline.com, and downloading the WaterStone Savers app!

*As a safety precaution, the app does not allow for money movement.

Business Highlights



Complete Your Benefits Package with our WaterStone Health Savings Account (HSA)

It's the beginning of the year and now is the perfect time for businesses to think about completing their employee benefit packages with a WaterStone Health Savings Account.

"Why?" you ask. An HSA is a savings account offered by you, but owned by your employee for the purpose of helping them save pre-tax money for qualified medical expenses. While an HSA offers several benefits for your employee, there are many benefits available to you as an employer, such as:

- **Lower health benefit costs** – Because an HSA can only be offered with a High Deductible Health Plan (HDHP), premium rates are usually lower than most traditional health plans. The savings can be used at the employer's

discretion to fund employer HSA contributions as an added benefit, making the health benefits even more attractive.

- **Reduced payroll taxes** – As a business, you can deduct HSA contributions on your tax return for the year in which you make the HSA contribution. For more information, visit irs.gov or see your tax advisor.
- **Employee attraction, satisfaction and retention** – Give your employees another compelling reason to stay for the long term. Empower your employees to save on their taxes while also providing a means of preparing for future medical expenses...even into retirement.

When you partner with WaterStone to offer an HSA paired with your qualified High Deductible Health Plan (HDHP), you will be providing meaningful tax benefits for your employees and your business. In addition, the increased savings power of our tiered interest rates, ease of access with our HSA Debit Card, ScoreCard Rewards, and the simplicity of transfers and distributions via Digital Banking, makes our WaterStone Bank HSA a true value for your employees.

For more information, stop into any one of our 14 convenient branch locations, visit wsbonline.com, or give us a call at 414.761.1000 (toll-free at 888.686.7272). 🍀

2021 IRA Contributions

The last day to make Traditional or Roth Individual Retirement Account (IRA) contributions for the 2021 tax year is Friday, April 15, 2022. The 2021 contribution limit is \$6,000 with a catch-up contribution of \$1,000 if you are age 50 or older. Stop into your local branch or contact Customer Service at 414.761.1000 (toll-free at 888.686.7272) for more information. 🍀

How Older Americans can Benefit from a Health Savings Account

You may be familiar with the idea of using a Health Savings Account (HSA) to set aside tax-deductible money for medical expenses. But for older adults, there are extra benefits that can make an HSA account especially attractive.

A refresher on HSAs
Before you open an HSA, make sure you're eligible to do so.

These tax-advantaged savings accounts are exclusively available to people covered by high-deductible health plans. For 2022, that means any individual plan with a deductible of at least \$1,400 or \$2,800 for a family.

An HSA offers three enticing tax advantages: You set aside pre-tax money

that isn't subject to federal income tax when you spend it on qualified expenses, plus your savings grow tax-free. You can use HSA money to pay down your deductible or to offset other covered medical expenses, like prescription drugs and dental care.

The funds in your HSA also roll over each year, which means you don't have to use it or lose it before the end of the year. This also provides a way to slowly build up the savings in your HSA during years that you don't exhaust the funds.

Benefits for older adults
As you get older, the perks of your HSA become even sweeter.

After age 55, you can make catch-up

contributions to your HSA on top of the regular contribution limits. The amount allowed for catch-up contributions varies from year to year; check the latest documentation to see how much you can put aside in your HSA.

Once you enroll in Medicare, you're no longer eligible to contribute to an HSA—but if you have a healthy amount stocked away, you can continue using your HSA funds well into retirement and while you're covered by Medicare. You can use HSA funds to offset the cost of anything from copays to medical equipment that isn't covered by insurance, like hearing aids.

Another perk of an HSA as you age: HSA money generally can't be used to pay

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Wise Decisions with Retirement in Mind
Certain financial & lifestyle choices may lead you toward a better future.

Some retirees succeed at realizing the life they want; others don't. Fate aside, it isn't merely a matter of investment decisions that makes the difference. There are certain dos and don'ts – some less apparent than others – that tend to encourage retirement happiness and comfort.

Retire financially literate. Some retirees don't know how much they don't know. They end their careers with inadequate financial knowledge, and yet, feel they can prepare for retirement on their own. They mistake creating a retirement income strategy with the whole of preparing for retirement, and gloss over longevity risk, risks to their estate, and potential health care expenses. The more you know, the more your retirement readiness improves.

A goal to retire debt free – or close to debt free? Even if your retirement savings are substantial, you may want to consider reviewing your overall debt situation.¹

Retire with purpose. There's a difference between retiring and quitting. Some people can't wait to quit their job at 62 or 65. If only they could escape and just relax and do nothing for a few years – wouldn't that be a nice reward? Relaxation can lead to inertia, however – and inertia can lead to restlessness, even depression. You want to retire to a dream, not away from a problem.

The bottom line? Retirees who know what they want to do – and go out and do it – are positively contributing to their mental health and possibly their physical health as well. If they do something that is not only

vital to them, but important to others, their community can benefit as well.

Retire healthy. Smoking, drinking, overeating, a dearth of physical activity – all these can take a toll on your capacity to live life fully and enjoy retirement. It is never too late to change habits that may lead to poor health.

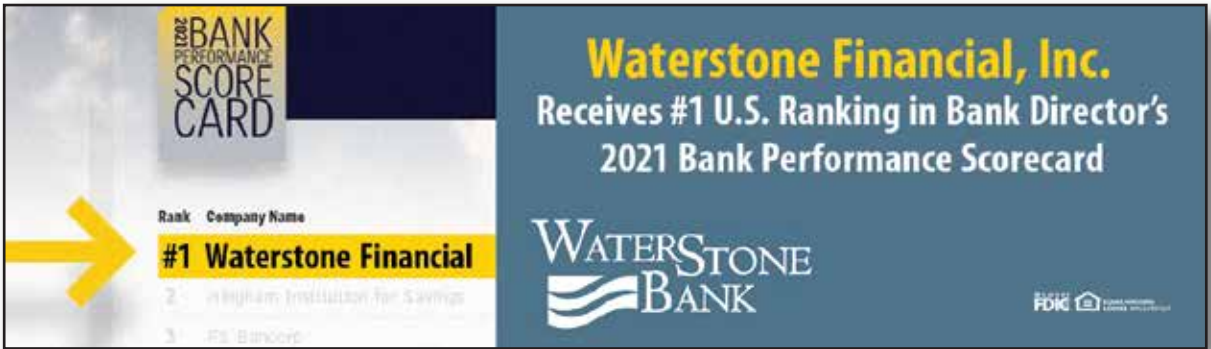
Retire where you feel at home. It could be where you live now; it could be a nearby place where the scenery and people are uplifting. If you find yourself lonely in retirement, then look for ways to connect with people who share your experiences, interests, and passions; those who encourage you and welcome you. This social interaction is one of the great, intangible retirement benefits. ☞

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Citations
1. CNBC.com, December 2, 2020

Waterstone Financial Receives Top Ranking!

It is with great excitement that we share the news that Waterstone Financial, Inc. received the number one ranking in Bank Director's 2021 Bank Performance Scorecard.



Bank Director's Scorecard annually ranks the 300 largest exchange-traded banks in the United States based on the previous year's performance. It uses five metrics that speak to profitability, asset quality and capital adequacy to score a bank's performance. This year, the top 25 list of banks was dominated by community banks.

"Receiving the top ranking out of 300 banks is an honor that can only be achieved from the work each and every one of our dedicated employees does to create value for our customers, investors, and our community," said Doug Gordon, President/CEO of WaterStone Bank. "This recognition demonstrates that we continue to stand strong as a 100 year old community bank."

Despite the pandemic in 2020, Waterstone Financial, Inc. had record financial results, led by our mortgage banking segment originating a record \$4.5 billion in residential home loans. Our community banking segment also added excellent operating results with 47% growth in transactional core deposits.

Thank you for the trust you place in us! We hope you enjoy your banking experience as much as we enjoy serving you. ☞



(Older Americans/HSA Continued)



for health insurance premiums, but if you're enrolled in Medicare, you can use your HSA money to pay premiums for Medicare Part B, Part D and prescription coverage.

Open an HSA today
Ready to open an HSA at WaterStone Bank? Give us a call today at 414.761.1000 (toll-free at 888.686.7272). A bank representative can help you determine your maximum yearly contribution so

that you can make the most of your HSA savings well into retirement. By opening your HSA at WaterStone Bank, you'll also receive checks and a debit card for easy access to your funds when you need them. ☞

Electronically Access Your Statements Through Digital Banking!

Are you seeking to minimize your paper trail? Look no further than E-Statements, which provide a fast and convenient method for viewing your monthly statements in Digital Banking. E-Statements are also a more efficient, environmentally friendly way of tracking account activity, with enhanced security and fraud protection.

To configure your statement delivery settings, simply follow the steps below and start reaping the many benefits!

1. In the *navigation menu*, click on or tap **Statements > Statement Delivery**.
2. On the Statement Delivery page, click on or tap an account, then:
 - a. Select a **Delivery Type**.
 - b. Enter an **Email Address**.
 - c. (Optional) Enter an **Alternate Email Address**.

NOTE: If you select E-Statement in the **Delivery Type** drop-down list, the E-Statement Delivery Agreement window appears. Review the agreement, and click on or tap **I accept**.

To view the E-Statement Delivery Agreement:

1. In the *navigation menu*, click on or tap **Statements > Statement Delivery**.
2. On the Statement Delivery page, click on or tap **View E-Statement Delivery Agreement**.

Watch your email each month for statement notifications. Then, log in to view your statements. It’s that easy!

As an added bonus, past account statements will be available indefinitely within Digital Banking.

Eliminate the need for bulky paper statements that require shredding or storage and switch to E-Statements today!

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. ✉



Digital Payment Options at Your Fingertips



With Apple Pay, Google Pay, and Samsung Pay, you can ditch the plastic! Link and store your WaterStone Bank Debit Card, including your Business Debit Card and HSA Card, to make quick payments from the convenience of your smart phone, tablet, or smart watch.

Simply download the app and set up your digital wallet with your most used card(s). Then, look for these logos at checkout to see if your favorite merchants offer this technology.



- Enjoy the benefits!
- Convenient: Eliminate the need to dig through your purse or carry around your wallet when shopping at merchants utilizing this technology.
 - Safe: Keep your personal information safe through the use of tokenization. Your Debit Card number is never shared. Instead, your payment is processed using a randomly generated one-time-use code.
 - Simple: Simply place your device near the contactless reader and validate the purchase - it’s that easy!

WaterStone Bank has convenient tools to help you access your money. Plus, enjoy the added convenience of knowing your debit card carries the same level of fraud protection as your physical card. ✉

Run into questions? We’re here for you! Visit one of our 14 convenient branch locations, or give us a call at 414.761.1000.

At WaterStone Bank...it’s all here for you!

The 5 C’s of Homebuying: How to Qualify for a Mortgage



Buying a house is a big undertaking, especially when you’re trying to qualify for a mortgage at the same time. Just remember the “5 C’s,” which are the main criteria that mortgage lenders take into consideration - cash, credit, collateral, capacity to pay, and change in payment.

1. Cash
A major part of qualifying for a home loan is cash, or how much money you have. For example, lenders will examine your net worth, down payment amount, and the funds in your checking and savings accounts.

A good rule of thumb is to have at least 3.5% of your purchase price set aside before you apply for a loan. This could go toward your down payment, closing costs, or other fees. Your actual required down payment may vary depending on your loan program. Additionally, it’s a good idea to have 2-3 months of house payments set aside in the bank to use as an emergency fund after closing.

2. Credit
Your credit score is one of the most important factors in getting a mortgage. A good credit score opens doors to more options – like niche home loan programs, lower down payment requirements, or a lower interest rate – but there are plenty of options for those with less-than-perfect credit, too.

Your credit score is made up of several factors, such as: payment history, amounts owed, length of credit history, types of credit used, and new credit.

To put your best foot forward, make sure you have at least 12 months of on-time payments. It also helps to have multiple open credit lines or loans that have been reporting for the past 24 months; these demonstrate credit variety and longevity.

3. Collateral
The property you’re planning to purchase can make a difference in the loan you qualify for. Consider:

- The type of real estate you are buying (Single-family home, condo, town home, etc.)
- The current market value of the real estate, and how it was determined
- The structure’s current condition and marketability

4. Capacity to Pay (Work and Income)
Like credit, capacity to pay is another major factor in qualifying for a mortgage loan. Your lender wants to ensure that you can afford your monthly mortgage payments.

To prove your ability to pay your loan back, lenders will examine: your monthly income; your income history (how long you’ve been with your current employer); and your debt-to-income ratio (how much of your

monthly income goes toward your monthly debts, such as housing, auto loans, credit cards, student loans, etc.).

5. Change of Payment
Finally, the change in payment is something lenders will consider when going over your mortgage loan options. If your monthly housing payment is increasing, you must have the means to pay the difference without causing financial hardship.

Any monthly payment increase should be proportionate to your income and savings history. Buying a home should not create problems paying for basic needs such as groceries, utilities, gas, clothing, etc.

Keeping the “5 C’s” in mind when applying for a mortgage will help you start the process on the right foot! Of course, talking with a loan professional to clarify any questions is also recommended as you begin your homebuying or refinancing process. Contact a knowledgeable Waterstone Mortgage loan originator today at 800.354.1149, and get started on the path to homeownership. They’ll be with you from application to clear-to-close, and every step in between! ✉

Article provided by

Waterstone
MORTGAGE

Featured Nonprofit Partnership: Milwaukee County Parks

Did you know that the Milwaukee County Parks were officially formed in 1907, but some of the parks in the system began as private recreational spaces in the 1830s (before Wisconsin was officially a state!)?

The Milwaukee County Parks are on a mission to steward a thriving park system that positively impacts every visitor. The Parks oversee the maintenance of 16,000 acres of green space, protect natural resources through conservation efforts, fund park and city improvement projects, organize events and sports leagues, and keep park visitors safe. The Milwaukee County Park system consists of over 150 parks, more than 125 miles of scenic trails, 14 golf courses, beer gardens, dog parks, beaches, community centers, attractions that include The Mitchell Park Domes and the Boerner Botanical Gardens and hundreds of events throughout the year. There’s always something to explore!

WaterStone Bank is thrilled to return as the sponsor of Slice of Ice in Red Arrow Park, an annual outdoor skating experience produced by Milwaukee County Parks. WaterStone Bank has been an annual sponsor of this holiday hot spot for families since 2014. Stop in to your local WaterStone Bank branch for a \$1.00 off skate rental coupon at Slice of Ice. The skating season



typically runs from December to March, weather permitting. So lace up your skates, or rent a pair, and glide on down to Red Arrow Park for some winter fun!

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 non-profit 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:
February 16, March 23, April 20

Ask the Expert

Brianne Smith, Community President,
West Allis/National Ave.

Q: As we begin a new year with money top of mind, what are your best pieces of financial advice to consider right now?"

More than ever, the last couple of years have taught me to always be prepared, especially when it comes to finances. A savings account is one of my greatest recommendations as you never know when you might need it to offset an unexpected expense or emergency. What’s so great about savings accounts is that they have low minimum balances and minimal fees. They make it easy to access your money, as well as transfer extra money to continue growing your buffer (which should ideally be at least six months’ worth of expenses).

Another great way to plan for the unexpected is with a Health Savings Account (HSA). These are specifically for people on high-deductible health insurance plans. You can set aside pre-tax money into an HSA to help pay for future qualifying medical expenses like doctor’s visits, prescriptions, and hospital bills. Best of all, the funds you contribute to an HSA aren’t taxed, and unused funds roll over year-to-year.

It’s also important to consider long term financial needs. It’s never too early to plan for retirement! There is no easy answer for how much you need to save for retirement – that amount is highly individual and depends on your expenses and lifestyle. Although, there are plenty of rules of thumb that offer simple guidelines on how much to save. One thing is for certain - the more you contribute to your 401(k) and retirement plan now, the more comfortable you’ll be when it’s time to retire.

Being financially prepared doesn’t just mean preparing for the future, it’s being prepared now. This means making purchases convenient, safe, and simple, which is why WSB’s mobile wallet is the perfect resource! Having easy access to your debit card and knowing that your personal information is secure (via tokenization) makes shopping so much easier and less stressful. Not to mention, the ease of it!

At WaterStone Bank, we keep you and your finances top of mind. Stop into any one of our 14 convenient branch locations, visit wsbonline.com, or give us a call at 414.761.1000 (toll-free at 888.686.7272) to learn more about our best financial advice. 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.



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Now Hiring!

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

Winter Weather

WaterStone Bank wants to keep you informed of changes to normal branch hours in the event of inclement weather. Please visit our website at wsbonline.com or call Customer Service at 414.761.1000 (toll-free at 888.686.7272) before venturing out. Branch closures are also posted on local news stations, our Facebook page, Twitter account, and Instagram.

Thanks to Digital Banking, consumer and business customers can enjoy a streamlined, integrated, and secure digital banking experience – anywhere, anytime, and on any device. Don't let Wisconsin weather stop you from tackling your to-do list! 📱

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. Copyright 2022.

WaterStone Quarterly

Open the gift of rewards.



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Apply online or visit your local branch

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4X
POINTS
on everyday spending¹

GET
15,000
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when you spend \$500
in first 90 days²

Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers, and Convenience Checks.
¹ You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn additional Points for the following: You will earn 3 additional Points for every \$1 in eligible net purchases during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 1 additional Point for every \$1 in eligible net purchases during each billing cycle at merchants classified as gas station, grocery store, supermarket or qualifying streaming subscription service. Refer to program rules for official list of qualifying streaming services merchants. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery delivery category.
² One-time 15,000 bonus points will be awarded after eligible net purchases totaling \$500 or more are made to your account within 90 days from account opening. Please allow 6-8 weeks after you have met the spend requirement for your bonus to be credited to your rewards balance.
The creditor and issuer of these Cards is Elion Financial Services, pursuant to a license from Visa U.S.A. Inc.



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