



# WaterStone Quarterly

An Exclusive Publication for the People of WaterStone Bank, SSB

MKE AIR & WATER SHOW  
FINANCIAL LITERACY MONTH  
RETIREMENT PREPARATION MISTAKES  
CHARITABLE CHECKING  
HOMEOWNERSHIP OPTIONS FOR RENTERS

## **SPRING 2022**

# Coming Soon: July 23rd & 24th – Milwaukee’s Lakefront

## The Milwaukee Air & Water Show

Fasten your seat belts because the 2022 Milwaukee Air and Water Show is prepared for takeoff!

After a two year hiatus due to the Covid-19 pandemic, we are more thrilled than ever to announce the return of this iconic show!

The show, which draws hundreds of thousands, will feature a world class lineup of military and civilian performers. Above all, it has a significant economic impact on the city and provides the community with a meaningful connection to the military.

Mark your calendars so you don’t miss out on what is sure to be a spectacular event! Follow the bank on our Facebook, Twitter, and Instagram accounts and check out [wsbonline.com](http://wsbonline.com) to stay current on the event and the bank’s involvement. We can’t wait to see you there! 🦅



Join us for

FINANCIAL LITERACY MONTH

RAFFLE DRAWING FOR IPOD TOUCH + MORE!

- MEET-N-GREET BLUE
- Oak Creek/27th & Oak Creek / Howell  
April 9th; 9 am –11 am
- Pewaukee & Milwaukee / Oklahoma  
April 23rd; 9 am –11 am
- West Allis / National  
April 30th; 9 am –11 am



## Brush up on your money smarts!

April is Financial Literacy Month! Whether grown or small, it’s the perfect time to review your financial health, brush up on your money smarts, and start educating those around you about the importance of saving.

Stop by any one of our 14 convenient branch locations and pick up a grab-and-go kit filled

with activities and a craft to help youngsters keep saving top of mind. While you’re there, download our WaterStone Savers app! It’s available for free 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.

Plus, join us for our Meet and Greet events all month long and meet Blue, the most financially savvy hippo around!

Financial Literacy Month isn’t just for the youngsters! It’s the perfect time to put the spotlight on your own financial health. Schedule an appointment today to meet with a personal banker and put your own financial wellness top of mind.

At WaterStone Bank, we’re here to help you and your family take the right financial steps. If you have any questions, please don’t hesitate to ask. We’re here just for you! 🦅

# Business Highlights



## Protecting Your Business Account From Check Fraud

Check scams may seem like an unlikely scenario in the Information Era we currently live in, but make no mistake, offenders are still utilizing checks to commit fraud. Experts agree that check fraud has reached an epidemic proportion with fraudsters specifically targeting businesses, both small and large in hopes of big payouts. Unfortunately, individuals and organized gangs are discovering it to be increasingly easy to counterfeit, alter, or even forge a check drawn off of your account.

As a business owner you are focused on expending your energy to ensure the success of the business, but when fraud occurs it can wreak havoc, damaging your reputation and even decreasing your revenue.

Thanks to Positive Pay, an automated fraud detection tool that can be applied to both check payments and ACH transactions, you have an extra layer of protection just for banking with WSB. It can even make it easier to reconcile your accounts. A designated employee(s) would have the authority to review items and return anything that is not authorized, preventing loss to your bottom line and identifying potential issues quickly.

Educating yourself and your staff also empowers your organization to protect its important assets. For example, guarding incoming and outgoing mail may be more critical than you think. Checks that are stolen from a mailbox can be altered, counterfeited or manipulated, and negotiated immediately.

A great alternative is a post office box or parcel locker. Any type of locked or secured mailbox adds an extra layer of security and peace of mind. When it comes to outgoing mail, the best practice is to take your mail directly to the post office to avoid a common point of compromise. And, always retrieve your mail from the mailbox in a timely manner.

Another great practice is to keep checks and check stock in a secured location with limited access. For an added measure of safety, have someone other than the authorized signer(s) responsible for balancing the accounts. Be sure to review bank account activity and reconcile accounts daily to help ensure that any irregular activity is identified. 🦅

## Contact a Business Banker today

(414) 761-1000, toll-free at (888) 686-7272  
to learn more about Positive Pay and how we can add value to your business.





## Celebrating Small Businesses

### Enjoy these money saving offers for Small Businesses!

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

When opening a Business Checking Account

**No Annual Fee**  
your first year  
with a Business Advantage Line<sup>††</sup>

Up to  
**\$300<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

**FREE** Deposit Bag  
with a New Account

**FREE** Consultation with a Merchant Services Representative

Flexible Rewards with  
**WSB Credit Cards**

\$0 Annual Fee for the First Year  
with a **Business Advantage Line**

Enhance your employee benefits  
with our exclusive **BRAVO** Program

Do you participate in a HDHP?  
Add the **WSB HSA** to your benefit package  
No monthly fee, no minimum balance

<sup>A</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 year end 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. † Earn up to \$300.00 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.

†† 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.

## Homeownership Options for Renters

Homeownership continues to be a big part of the American dream. These options make it easier to achieve.

Across the nation, renters are experiencing ever-growing monthly rent payments. A recent Redfin report found that the average monthly rent price recently rose 14% year over year, from December 2020 to December 2021. In that same time, the 10 largest U.S. cities saw at least a 29% increase in rent prices.\*

In fact, the average American renter pays \$1,877 per month in rent, and – in many areas of the country – that number is even higher, according to the same Redfin report.

With rising rent costs, there are many areas of the nation where buying a starter home is actually more affordable than renting. Last summer, Realtor.com reported that purchasing a home was less expensive than paying rent in nearly half of the nation's 50 largest metro areas.\*\* This trend is anticipated to continue well into 2022.

The good news that renters can take away from these statistics is simply this: homeownership may be more attainable and affordable than they thought especially with the increased variety of no- and lowdown-payment mortgage options that are available.

**No-down-payment options.** At Waterstone Mortgage, we offer several

no-down-payment loan options for eligible home-buyers. These can be most beneficial benefits for renters who want to make the leap to homeownership. If you've been paying high rent costs and have been unable to save for a down payment, for instance, one of these loan options could help you get into a home sooner rather than later.

Plus, if you choose not to put any money down on your home, this means you can keep more funds on reserve. This can be particularly beneficial for first-time home buyers who are purchasing furniture, upgrading appliances, or paying for maintenance costs that come with owning a home.

**Low-down-payment options.** As a home-buyer, you may also have access to a variety of home loans that require a small down payment (1 to 5% of your total loan amount). If you're able to save up for a small down payment, your monthly mortgage payment will be less, as compared to having no down payment. In some cases, depending on your loan type, you can also avoid paying mortgage insurance.

**How to get started.** The first step in the home-buying process is to contact a loan originator in your area and get pre-

approved. Many buyers start by shopping around for a home. This can be helpful to gauge your interest, but it's best to have a pre-approval letter in hand before you move forward.

To get pre-approved, you'll complete a loan application and your loan originator will perform a limited review of your finances such as your income, assets, etc. The results of this review will let you know what loan amount you're pre-approved for. That amount, in conjunction with whatever amount you have available for a down payment, will determine your official budget for a new home.

**Why buy now?** While there are many reasons to pursue homeownership, one of the most beneficial motives to ditch the landlord and buy your own home is to build wealth. By investing in a home, you will accumulate equity over time. Renting will not allow you to create an asset for your future, but homeownership will.

If you're ready to buy your first home (or your next home), get in touch with a qualified loan professional to start your journey. 📞


\*Redfin rental report, December 2021, \*\*Realtor.com rental report, July 2021

Article provided by **Waterstone MORTGAGE**

An updated home full of smiles

**LOW & LOCKED**  
LINE-OF-CREDIT

12 MONTH FIXED INTRO RATE OF	VARIABLE RATE AFTER INTRO PERIOD
<b>1.99% APR*</b>	<b>4.25% APR*</b>



Advertised Annual Percentage Rate (APRs\*), interest rate, and loan programs are subject to change at any time. APRs listed are effective as of 1/31/2022. Intro Rate APR will be fixed for 12 months from closing date. After the 12 month Intro Period the APR will be variable and based upon an index (Prime Rate) plus or minus a margin. Prime Rate is the index identified as the U.S. Prime Rate as published in the Wall Street Journal Money Rates Table on the last business day of the month and is subject to change monthly. Your APR will be based upon your Loan to Value, credit limit and meeting specific credit qualifications. Property insurance, title insurance and flood insurance, if applicable are required on all collateral. Third party closing costs can range from \$0.00 to \$1,200.00 per loan however you will only be charged valuation and/or title insurance policy fees, if applicable. A closing fee may be incurred if the loan closing is outside of the WaterStone Bank branch network. Other closing costs will be waived. Appraisals are generally required on loan amounts equal to or greater than \$250,000 and a title insurance policy is generally required on loan amounts equal to or greater than \$100,000. If you terminate your right to obtain advances within 36 months from loan closing an early termination fee of 2% of the amount prepaid as a result of such termination, up to a maximum of \$500, will be charged. WSB Low and Locked Line-of-Credit allows you to make interest only payments. Making interest only monthly payments will result in a balloon payment of the outstanding balance plus any accrued and unpaid interest and fees at the end of the term. You are required to have an existing, or open a new WaterStone Bank SSB (WSB) checking account with the WSB Low and Locked Line-of-Credit. An Annual Fee of \$75.00 will be charged to your line each year.

You are eligible for a seventy five dollar (\$75.00) Annual Fee Credit (the "Credit") if you have a WaterStone Bank SSB (WSB) checking account and meet one of the following requirements within thirty (30) business days of the Annual Fee being charged to your WSB Low and Locked Line-of-Credit: (1) You are enrolled in the WSB Military Valor Program, (2) You are enrolled in the WSB HERO Program. The Credit will be deposited to your WSB checking account within sixty (60) business days of the Annual Fee being charged to your WSB Low and Locked Line-of-Credit. WSB Low and Locked Line-of-Credit has a Minimum Loan Amount of \$5,000. Owner occupied collateral only and subject to change at any time. Consult a tax advisor regarding tax deductibility of interest. Your WSB Low and Locked Line-of-Credit variable rate APR will depend upon your LTV, credit limit, and credit qualifications. Refinances of any existing WSB HELOC product or promotion are excluded from this offer. Please stop by a branch location for more information. Offer subject to change at any time. WaterStone Bank SSB NMLS #407327.



# Making the Most of your Banking Relationship

Since 1921, WaterStone Bank has been serving the local community as a financial institution known for a tradition of stability and community involvement. It’s no secret that we prioritize giving back to the communities in which we serve. That’s why we’ve created the Charitable Checking Program to further our charitable giving efforts.

WSB checking customers select a charity from a list of participating nonprofit organizations, and those nonprofits receive an annual donation based on the consolidated average annual balance of the customers who have selected the nonprofit as a recipient. It’s a simple way to support your favorite nonprofit simply by banking at WaterStone!

What’s even better is that the nonprofit enjoys a streamlined and effective way to engage supporters in their cause simply by having a 501c3 status and being a business checking account customer.



Charitable Checking Brochure

To learn more, stop by one of our 14 convenient branch locations, visit [wsbonline.com](http://wsbonline.com), or contact our Customer Support Center at (414) 761-1000, toll-free at (888) 686-7272

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

# Featured Nonprofit Partnership: The Women’s Center

For more than 40 years, The Women’s Center has been the only agency in Waukesha County providing comprehensive programs and services – including operating the only emergency shelter – for adult and child survivors of domestic violence, sexual assault, abuse, and/or trafficking. Their core philosophy is to ensure that the needs of survivors are met, children are protected, and families heal and lead lives free of violence.

During the month of April, The Women’s Center will host a campaign to advocate Sexual Assault Awareness through community PSAs, awareness tool kits, and social media. This month-long campaign will emphasize their lifesaving services and provide community support to empower survivors.

In 2022, WaterStone Bank is supporting The Women’s Center with a year-long sponsorship to fund their paid media, further their marketing and awareness efforts, and assist in hosting events and presentations. WaterStone Bank is honored to support The Women’s Center in all they do!

**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](http://wsbonline.com) to learn more about how to submit a request.*

**Upcoming Donation Request Deadlines:**  
**April 20 | May 25 | June 22**



# Retirement Preparation Mistakes

Why are they made again and again?

Much is out there about the classic financial mistakes that plague start-ups, family businesses, corporations, and charities. Aside from these blunders, some classic financial missteps plague retirees.

Calling them “mistakes” may be a bit harsh, as not all of them represent errors in judgment. Yet whether they result from ignorance or fate, we need to be aware of them as we prepare for and enter retirement.

**Timing Social Security.** As Social Security benefits rise about 8% for every year you delay receiving them, waiting a few years to apply for benefits can position you for higher retirement income. Filing for your monthly benefits before you reach Social Security’s Full Retirement Age (FRA) can mean comparatively smaller monthly payments.<sup>1</sup>

**Managing medical bills.** Medicare will not pay for everything. Unless there’s a change in how the program works, you may have a number of out-of-pocket costs, including dental, and vision.

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Article provided by John Gehlhaart, Sr. Wealth Advisor,  
(262) 696-7170 | [JGehlhaart@WSBInvestments.com](mailto:JGehlhaart@WSBInvestments.com)  
[waterstoneinvestmentservices.com](http://waterstoneinvestmentservices.com)

**Underestimating longevity.** Actuaries at the Social Security Administration project that around a third of today’s 65-year-olds will live to age 90, with about one in seven living 95 years or longer. The prospect of a 20- or 30-year retirement is not unreasonable, yet there is still a lingering cultural assumption that our retirements might duplicate the relatively brief ones of our parents.<sup>2</sup>

**Withdrawing strategies.** You may have heard of the “4% rule,” a guideline stating that you should take out only about 4% of your retirement savings annually. Some retirees try to abide by it.

So, why do others withdraw 7% or 8% a year? In the first phase of retirement, people tend to live it up; more free time naturally promotes new ventures and adventures and an inclination to live a bit more lavishly.

**Talking About Taxes.** It can be a good idea to have both taxable and tax-advantaged accounts in retirement. Assuming your retirement will be long, you may want to assign this or that investment to its

“preferred domain.” What does that mean? It means the taxable or tax-advantaged account that may be most appropriate for it as you pursue a better after-tax return for the whole portfolio.

**Retiring with debts.** Some find it harder to preserve (or accumulate) wealth when you are handing portions of it to creditors.

**Putting college costs before retirement costs.** There is no “financial aid” program for retirement. There are no “retirement loans.” Your children have their whole financial lives ahead of them.

**Retiring with no investment strategy.** Expect that retirement will have a few surprises; the absence of a strategy can leave people without guidance when those surprises happen.

**These are some of the classic retirement mistakes.** Why not attempt to avoid them? Take a little time to review and refine your retirement strategy in the company of the financial professional you know and trust.

# Ask the Expert

Rebecca McCartney, Community President  
Greenfield/Loomis Rd

**Q:** Your HERO program recently caught my attention. Could you explain how it works and the types of benefits associated with it?



The HERO<sup>^</sup> (Honoring Emergency Responding Officials) program at WaterStone Bank offers many great benefits and saving features to recognize and thank our heroes for the vital services they provide to our communities. The program is designed specifically for Healthcare Workers and current or retired Fire, Police, and Sheriff’s Department service members who have or open a WaterStone Bank Checking account.

Those who participate in this program will receive numerous added benefits such as free HERO edition checks, a custom HERO edition debit card, no fee money orders and official checks, no fee overdraft protection transfers, no fee wire transfers, and an annual gift. If you’re traveling, the HERO Program also gives you access to two free foreign currency exchanges each year. In addition, you’ll have access to other money saving benefits, such as a refund of the annual fee on a WSB Home Equity Line-of-Credit.

Plus, if you are a current WSB checking account customer, refer a friend who might benefit from the HERO program, and receive \$50.00<sup>^^</sup> into your WSB checking account! At WaterStone Bank, it’s all here for you, your family and friends.

<sup>^</sup>HERO Program Disclosure: 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) 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. \$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 auto-pay 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 HELOC or 1st mortgage home loan. All benefits and features for the HERO Program are subject to change at any time. WaterStone Bank (WSB) offers foreign currency exchange services of more than 50 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 \$20.00 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.

<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. For tax reporting purposes, a 1099 form will be issued at yearend to recipients of bonuses. Offer subject to change at any time.

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 Support Center at (414) 761-1000



# Bank Sponsored Events

April 22 & 23	Milwaukee Choristers Spring Concert "Where the Heart Is"
April 30	Brookfield Academy Auction Dinner
May 6	Zootastic!
May 7	HAWS Romp N Rally
May 19 & 20	Children's WI Miracle Marathon on WKLH
May 21	Best Buddies Friendship Walk
May 22	Guzi's Hunt for a Cure 5K (Huntington's Disease Society of America - WI Chapter)
June 13	Best Buddies Golf Outing
June 16	Alzheimer's Association Fundraising Gala

## Bank Hours

<b>LOBBY</b>	
Monday - Friday	9:00 am - 5:00 pm
Saturday	9:00 am - 12:00 pm
<b>DRIVE-UP</b>	
Monday - Friday	8:30 am - 5:30 pm
Saturday	8:30 am - 12:00 pm
<b>CUSTOMER SUPPORT CENTER</b>	
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 2022.



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Visit [wsbonline.com](http://wsbonline.com) for a listing of current employment opportunities.

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# WaterStone Quarterly



## Digital Banking does it all!

Enjoy a streamlined Digital Banking experience with access to enhanced security, reliable technology, and tools to conveniently manage your account from virtually anywhere, and on any device with the following features:

- People Pay:** Send payments immediately to other people using your WSB debit cards and PIN.
- CardSync:** Easily update your debit or credit card payment information for any associated subscriptions & digital points-of-service.
- Bill Pay:** Send a check or ACH electronic payment based on the bill payment recipient.
- Direct Pay:** View, pay, and manage bills without leaving the WaterStone Bank Digital solution.
- Mobile Check Deposit:** Consumer and Business customers alike enjoy the convenience of depositing checks electronically. *And so much more!*

For details and additional resources visit [wsbonline.com/digitalbanking](http://wsbonline.com/digitalbanking).



[wsbonline.com](http://wsbonline.com)

(414) 761-1000

