



In your Interest

Inside

- 2 Benefits of Separate Accounts
- 2 Need an ATM?
- 3 Saving for a Down Payment
- 4 Tips for Teens

North of Expected™

Get Money Back on Your Loan?

Get a 10% interest rebate on a new home equity line of credit.

If you open and use a new home equity line of credit with North Shore Bank, you can get a 10% rebate on any interest you pay through 2003.

You'll enjoy the benefit of our low competitive interest rates – our lowest rates in years! – combined with the added benefit of a 10% rebate on all interest paid on your line of credit until December 31, 2003.*

You can use your line for home improvements, to buy a car, to pay for college tuition or simply to pay off outstanding debts, including a home equity loan elsewhere.

This special offer is available on all new home equity lines of credit that close by December 26, 2002.

Free Companion Airline Ticket

You'll also receive a *free* companion airfare ticket voucher at your loan closing as an added bonus. That means that when you buy one airline ticket on almost any major airline, the second ticket is free.**

What's more, there are no closing costs when you apply for a new home equity line of credit. For complete details, call or visit your branch office.

Keep in mind, if you have a home equity loan or line of credit from another lender, you may be able to lower your interest costs using a new home equity line of credit from North Shore Bank –

and receive a 10% interest rebate. That leaves more money in your pocket!

You can even borrow up to 100% of the equity in your home and still get the rebate, plus the free companion airfare ticket.



Don't Delay – Apply Today

The sooner you close on and use your new home equity line of credit, the greater the rebate you can earn.

To apply for a new home equity line of credit or to receive additional details, simply contact a personal banker at your North Shore Bank office. To apply 24 hours a day, call **1-800-292-9370**, or visit us at www.northshorebank.com.

* The 10% interest rebate is a special introductory offer only for new qualifying North Shore Bank Home Equity Line of Credit loans with applications dated 10/01/02 or later that close by 12/26/02. Rates vary from PRIME to PRIME + 1.5%. Prime rate as of 8/20/02 was 4.75%. Not valid with any other offers. Valid only on owner-occupied properties in Wisconsin. Minimum monthly interest payments required. An outstanding balance may be due at maturity. Annual fee of \$40 after the first year. Subject to credit approval. Other loan restrictions may apply. For complete details of this offer and current rates, please contact your nearest branch or visit www.northshorebank.com.

** Some restrictions may apply for the free companion airfare ticket. Please see the terms and conditions for details.



pulse®

Need an ATM? Look for the PULSE® Logo. See page 2.

 NORTH SHORE BANK

Your Money and Your Marriage

The Benefits of a Few Separate Accounts

Many young couples experience financial challenges as they learn about merging budgets, checking accounts and goals. If you are half of an older couple, however, you might find that your finances, like your lives, have become thoroughly enmeshed over the years.

While it often makes sense to consolidate most assets with your spouse, it may also be wise to keep some of your funds in separate accounts.

Individual Retirement Accounts: Double the Limit

This year, the annual limit on IRA contributions (for traditional and Roth IRAs combined) is \$3,000. Consider starting an IRA for each of you and contributing a total of \$6,000. That way, you can save twice as much in tax-advantaged accounts as you could if only one of you had an IRA. Note: people age 50 and older may contribute \$500 more than the rest of the population.

Double the FDIC Protection

Protecting your nest egg is easy with the federally insured deposit accounts at North Shore Bank. All of our deposit accounts, such as savings, checking, money market accounts and certificates



of deposit (CDs), are insured by the FDIC. If you and your spouse have a joint ownership account, each person named on the account is insured up to \$100,000, for a total of \$200,000.

However, deposits held in different categories of legal ownership are separately insured. So, if you and your spouse share a joint ownership account and each of you also has a single ownership account, you would enjoy \$400,000 of FDIC coverage on your three accounts.

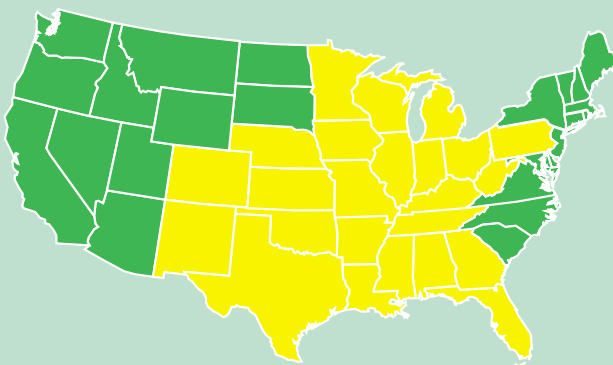
Your Name: Double the Credit

Regardless of age or marital status, it is important for everyone to maintain his or her own credit rating. Apply for a credit card in your own name from North Shore Bank to establish your own credit rating. In addition, show you're responsible for more than one type of debt to help your credit rating. Consider financing one of the family cars in your name, and let your spouse finance the other one. Alternate whose name is on the utilities, and make sure both names are on the mortgage.

To Learn More

Whether you're in the first days of wedded bliss or celebrating your golden anniversary, we have the products and services you need. Stop by your nearest branch or call **1-800-236-4672** to learn more.

Need an ATM? Look for the **pulse**® Logo



TYME has united with PULSE® to offer you more ATM locations than before, with over 4,000 in Wisconsin alone. Your North Shore ATM or debit card is now accepted wherever you see the PULSE logo.

The map above shows the PULSE® 24-state primary service area in yellow. PULSE offers more than 101,000 ATMs and 430,000 merchant locations nationwide. Plus, you can use your ATM/debit card at other ATMs worldwide.



Buying a Home?

Gearing Up for the Down Payment

The biggest hurdle facing most first-time home buyers isn't meeting monthly mortgage payments – it's coming up with the down payment. Generally, you'll need a minimum of 3% to 5% of the purchase price.

But in most cases, a larger down payment gives you more flexibility. Putting at least 20% down may result in lower costs and lower monthly payments.*

Other up-front expenses may include title search fees, loan origination fees, points (points are basically prepaid interest charges; each point equals 1% of the mortgage loan amount) and legal and home inspection fees.

Saving for a Down Payment?

Here are some suggestions.

Be realistic. Unless you've just won the lottery, saving enough for a down payment will likely take years.

Set goals. Decide how much you need to save. For example, if you are looking at homes in the \$150,000 range and want an 8% down payment plus 2% for closing costs (10% total), you'll need to save \$15,000.

Cut spending. Saving money for a home demands some sacrifice.

That may mean eating out less often, buying fewer new clothes, taking more modest vacations and keeping your old car another year or two. Consider cutting out cable television and telephone extras such as call waiting.

Save automatically. Make saving a priority by having a portion of your paycheck automatically transferred to your savings account.

Save "found" money. Stash away cash gifts, overtime pay, bonuses and commissions from work. Consider a part-time job for a year or so to earn extra money.

We Can Help

Money that you'll need in the short term is usually best kept in an insured account, so you know it will be there when you need it.** Consider a money market account or, if you can tie up the money for a longer term, certificates of deposit (CDs). Although there may be minimum deposit requirements

and a penalty for early withdrawal, CDs generally offer a higher annual yield than money market or regular savings accounts.

And when you are finally ready to start looking for a home, be sure to talk with one of North Shore Bank's home mortgage loan representatives. We can help you figure out how much home you can afford, explain your mortgage loan options and guide you through the application process.

Check Out These Tools

You'll find great home buying tools and calculators on our Web site, www.northshorebank.com. You can prequalify for a home loan online in minutes, and find out how much home you can afford. Also on our site, you can learn about handy home buying tips in our online Financial Library and find a loan originator in your area.

* Normal credit restrictions apply.

** Deposit accounts are federally insured up to \$100,000 per depositor, per legal category.

Here are some of the benefits of the PULSE network.

More convenience. You can withdraw cash, transfer funds, make deposits, check account balances, make purchases and more at thousands of locations.

Nearly 100,000 more ATMs. Now, you have instant access to more than 101,000 ATMs across the nation.

Reduce fees. Since the PULSE ATM network works just like the TYME ATM network with your

North Shore ATM or debit card, there are no additional "outside TYME network" fees from North Shore Bank when using a PULSE ATM. (Note: ATM owners may still assess their own surcharges when you use their machines.)

More payment options. Fast cash is just the beginning. Use your ATM card and PIN to make point-of-sale purchases at more than 430,000 merchant locations nationwide where you see the PULSE or PULSE PAY sign.

A Leader in the Field

PULSE is one of the leading independent electronic funds transfer networks, serving more than 3,600 financial institutions across a 24-state service area stretching from the Canadian border to the Gulf of Mexico. To find out more about ATM and point-of-sale locations, visit PULSE at www.pulse-efit.com or TYME at www.tyme.com.

How to Decide Who Pays What

Tips for Teens: Splitting Up the Bill

On average, teens spend \$122 billion a year – 44% of it in a social setting, such as entertainment and dining out.* If you have friends who constantly bum favors or disappear once the dinner check comes, here are a few tips to ease tensions for teens:

Filling the tank. If you always play chauffeur for your friends, asking them for a few bucks to pay for gas could make an evening out on the town a more enjoyable, and affordable, experience.

Go Dutch. It's the 21st century – everyone who participates can pay their way. If you don't want to count pennies at the table or ticket counter, try taking turns paying for outings. Just make sure you don't get stuck footing the bill for concert tickets while your friend picks up a rental movie.

Group etiquette. If possible, stay clear of dividing the bill evenly within large groups. You may get stuck paying \$20 for a

soft drink and two slices of pizza while another paid the same amount for garlic bread, six slices of pizza, three refills on a soda and dessert.

Gift giving. If a friend buys expensive gifts for your birthday, or gives you a little something just because it's Tuesday, you shouldn't feel obligated to do the same. Gifts that come from the heart mean more and show you put thought into the friendship. Notes left in his or her locker or snapshots of the two of you can go far.

* Source: E-Commerce News, www.ecommercetimes.com.

“Shop ’Til You Drop” for the Holidays



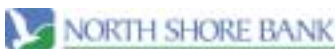
North Shore Bank has a great shopping trip planned for Saturday, Nov. 23 – just in time for the holidays! You can choose between shopping at Gurnee Mills in Gurnee, Ill., or Chicago's Michigan Avenue.

Gurnee Mills is an outlet, discount and specialty retail center with more than 200 stores under one roof, as well as food courts with nearly 30 eateries.

Chicago's Michigan Avenue features the Magnificent Mile, a shopping district of world-renown, with more than 450 stores and 275 restaurants.

Reservations Are Needed

The cost of the trip is \$39 for Generations Gold® members and \$45 for non-members. The price includes transportation and parking. Pick up will be available in Green Bay, Appleton, Milwaukee and Racine. To make reservations, call **1-800-236-4672** and ask for group trips. Call by November 1.



New Account/General Information

1-800-236-4672 (During business hours)

1-262-785-1600 (In Milwaukee area)

Consumer Loans

Apply 24 hours a day,
seven days a week 1-800-292-9370

North Shore Bank Web Site

www.northshorebank.com

Mortgage Lending

New loan inquiry information
1-877-672-4663

E-mail Us at

contactus@northshorebank.com