



In your Interest

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North of Expected™

Debit vs. Credit: Which Card to Use?

With the holiday shopping season just around the corner, now is a good time to think about how you want to pay for gifts and other purchases.

Should you use your North Shore debit or credit card? Below, you'll find some factors to consider in making your choice.

Debit Card Advantages

- Because the purchase cost is withdrawn from your checking account almost immediately, it helps control the "buy now, pay later" impulse and keeps you within your budget. Of course, if you overdraw your account, you may be subject to nonsufficient funds fees.
- It's convenient to use for routine or small purchases, such as groceries, gas and restaurant bills.

- It reduces the amount of cash you need to carry and number of checks you write.
- You're protected from liability if your card is lost or stolen but not if you receive poor-quality or damaged merchandise. Debit cards are best for buying lower-priced items that you can inspect before purchase.

Credit Card Benefits

- You have 30 to 40 days to pay the balance interest-free, and your credit limit may be higher than your checking account balance, helping to pay for emergency expenses.

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U.S. Money Gets a Makeover

The biggest thing to hit U.S. money since Ben Franklin's enlarged head is coming this fall.

In a continual effort to stay ahead of counterfeiters, the U.S. Bureau of Engraving and Printing enhances currency design every seven to 10 years. This time around, Andrew Jackson gets a colored background, among other changes.

The new design, referred to as NexGen, affects the \$100, \$50 and \$20 notes, with the \$20 bill being released first.

The addition of color isn't necessarily a security device, but it provides the opportunity to add more features later that help deter counterfeiting. In addition, each denomination will have its own background color, further helping consumers distinguish bills.

Current security features, such as microprinting, watermarks and color-shifting inks, will be retained in the NexGen series, and the size remains the same. Designers have worked to keep the look distinctly American, so people the world over immediately recognize it as U.S. currency.

In addition, the Bureau has already worked with manufacturers of vending machines to upgrade software to accept NexGen notes as soon as they're released.



Just One Call

Reporting Identity Theft Is Simpler

Now it's a little easier for victims of identity theft to place a "fraud alert" on their credit reports. Under a program started this year, when you make a toll-free call to any one of the three major credit reporting companies – Equifax, Experian and TransUnion – that company will notify the other two.

A Standardized Process

The three nationwide credit reporting companies have agreed to follow the same process:

- The company receiving the call will tell the victim about the program and will electronically notify the other two companies about the crime;
- A fraud alert will be put on the victim's credit report at all three companies within 24 hours;
- The victim will be opted out of all pre-approved offers of credit and insurance for two years;
- The victim's request for a copy of his or her credit report will be handled in no more than three business days. Each of the credit reporting companies will work with the victim to verify the information in their reports and to delete any fraudulent data.
- The fraud alert will be displayed by each national credit reporting agency to all lenders or other users that access the reports in the future.

A Growing Problem

The Federal Trade Commission (FTC) had more than 160,000

reports from victims of identity theft in 2002 – almost double the number of complaints from the previous year.

Identity theft occurs when someone steals your personal information – such as your name, address, birth date, Social Security number – and uses that information to open new accounts in your name and run up charges on those accounts. Or, the person may use your actual account numbers to charge goods and services to your existing accounts.

Often, people don't realize they've become the victims of identity fraud until they apply for a loan and are denied credit or get a call from a collection agency about an account they never opened.

What You Can Do

Checking your North Shore Bank account statement and credit report regularly can help you stop identity theft earlier. It's a good idea to review your credit report every year to make sure the information is correct and that no one has falsely opened an account in your name.



If you know or suspect you've been the victim of identity theft, call one of the three companies listed in the article below to start the process of protecting your credit information.

You can also file a complaint – and get information about identity theft – by calling the Federal Trade Commission's toll-free hotline at **1-877-ID-THEFT (438-4338)** or by visiting www.consumer.gov/idtheft.

Look to Us for Help

At North Shore Bank, we want to help ensure your account safety. Visit www.northshorebank.com for information on our privacy policy and for more tips on how to prevent fraud.

Checking Your Credit

Regardless of whether you think you've been the victim of identity fraud, it's wise to check your credit report at least once a year.

A single credit report usually costs around \$10. For an additional fee, you can order a 3-in-1 report with information from all three major credit reporting

companies. You can also get your credit report scores, which lenders use to qualify you for loans.

For More Information

- Equifax, www.equifax.com; to report ID theft, call **1-888-766-0008**; to order a credit report, call **1-800-685-1111**.

- Experian, www.experian.com; to report ID theft or to order a credit report, call **1-888-397-3742**.
- TransUnion, www.transunion.com; to report ID theft, call **1-800-680-7289**; to order a credit report, call **1-800-888-4213**.

When Your Needs Change

What's Better ... to Move or to Improve?

If your home isn't meeting your needs, you have a big decision to make. Is it better to remodel your current home or move to a new home? Because interest rates are relatively low at the moment, it's a good time to weigh both options and decide what's best for you.

Factors to Consider

There are various questions to ask yourself in the decision-making process.

Emotional questions: How attached are you to your home and your neighborhood? If you have school-age children, how do you feel about the schools they attend or might attend if you moved?

Practical considerations: If you plan to add on to your home, would zoning regulations in your area allow for the changes you have in mind? Would remodeling increase the value of your home significantly above other homes in the neighborhood? This can make it more difficult to sell in the future.



Financial factors: If you move, how much will it cost to sell your home, including appraisals, real estate commissions and moving fees? In comparison, how much would remodeling cost when you factor in labor, materials and any customized improvements you want to add?

Gather Information

It's hard to compare your options unless you have a good idea of the costs involved. Talk to a couple of contractors for an estimate of what remodeling would run. Then, contact a local real estate agent to find out how much your remodeled home would sell for and also what you'd need to spend in order to purchase a new home that meets your current needs.

We're Here to Help

A personal banker at North Shore Bank can help you compare the cost of a home equity loan to pay for remodeling with the cost of a home mortgage to buy a new house. Or, you can visit our Web site to check

interest rates and use the loan calculators to determine the potential monthly payments for any type of loan.

Whether you decide to renovate or to move, you can take advantage of the current low rates with a home equity loan or a mortgage from North Shore Bank. Our home equity loans and lines of credit let you borrow up to 100% of the appraised value of your home, without paying closing costs.* What's more, the interest on the loan may be tax-deductible.**

If you elect to move, North Shore Bank offers many mortgage programs. Choose from fixed rate, adjustable rate, construction, government and other programs – one of which is sure to meet your needs.

Applying for a home equity loan or mortgage is easy – just stop in to your local branch, call us at **1-800-292-9370**, or visit www.northshorebank.com today.

*Home equity loans are subject to an annual fee and credit approval. Other loan restrictions may apply.
**See your tax advisor for deductibility in your situation.

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- Zero liability protects you from unauthorized use of your card. And, you can withhold payment on poor-quality or damaged merchandise. Credit cards are especially good for high-ticket items and ordering merchandise you can't inspect before buying.
- Credit cards are a good choice for transactions that are subject to card blocking, which is when a merchant puts a hold

on your account during authorization before the amount is known. This often happens with security deposits, car rentals and hotel reservations. If you use your debit card for these purchases, the available funds in your checking account are decreased, and the hold can remain in effect for several days after the purchase, which could cause an unexpected overdraft.

Apply Today

To get a North Shore Bank debit card, just call us at **1-877-672-2265** or stop by a branch. To apply 24/7 for a North Shore Bank credit card, call **1-800-545-7899** and mention Priority Code F9LB and ask for details about our World Points Rewards program.



Are You 55 or Older?

PrimeTime Checking Offers Great Benefits

You're in your prime and it's time to enjoy some of the benefits! That's why we designed PrimeTime Checking for anyone 55 or older who has direct deposit into a North Shore Bank checking account.

Numerous Benefits

Among the many benefits of a PrimeTime account are:

Free PrimeTime Checking – You'll get free checking with no minimum balance – and *with* interest. This account allows you to write as many checks as you like.

Free ATM use – There's no extra fee for using any of North Shore's ATMs in Eastern Wisconsin. Also, your first five withdrawals or inquiries per month are free at other PULSE® ATMs.

Free check printing – You get one free box (150-200 checks) of North Shore image or safety paper checks per year, or save 50% on any other personal check style.

Free debit card – Ask for your free MasterCard® Debit Card. It gives you the combined power of checks and ATM access. It's accepted when you make purchases around the world at over 12 million locations, with no ID required. You can feel safer carrying less cash, and you'll write fewer checks.

Check buyback – Don't currently have a North Shore checking account? We will help you transfer your account, plus buy back your old, unused checks for 5¢ each, up to \$10.

Free online banking – You'll have access to all your accounts – checking, savings, money market, CDs and loans – 24 hours a day, seven days a week, from home or any location in the



world with Internet access. You can see your current balances, monitor checking account and ATM/Debit Card activity, transfer money between accounts and even make loan payments.

Still More Free Services ...

- Free one-signature travelers checks
- Free money orders or official checks
- Free notary service

It's easy to convert your existing North Shore checking account to PrimeTime Checking, without changing account numbers or ordering new checks. Just let us know. Or, to open a new PrimeTime Checking account, stop by your nearest North Shore Bank branch.

What's New at North Shore



New Branch in De Pere

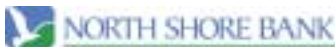
North Shore Bank is opening a new branch in De Pere, Wis., in October. The branch is located in Larry's Piggly Wiggly supermarket, 575 Swan Road. It is the bank's 39th branch. It will be open seven days a week and features a drive-up lane, as well as in-store banking services and an ATM. The branch opens Oct. 1 and a grand opening celebration will be held at the end of October.

New Kids Section on Web Site

Kids, teens and parents will find useful tools and information in the new *Kids and Money* section on North Shore Bank's Web site. From budgeting to saving and investing, kids can learn practical, real-world financial skills. Visit www.northshorebank.com and check back since new features will be added.

Nickels to Get New Look

For the first time in 65 years, the nickel is getting a makeover. The design will commemorate the bicentennials of the Louisiana Purchase and the Lewis and Clark expedition. You can expect to see the newly designed nickel among your pocket change in late 2003 or early 2004. However, the nickel will return to its current look in 2006.



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