



In your Interest

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North of Expected™



Skip the Crowds, Find the Deals

Get the Most Out of Shopping Online

Only a few years ago, shopping online meant questionable security, limited selection and hefty shipping charges. But the World Wide Web has matured, and more familiar merchants have established thorough, easy-to-use Web sites. Today, the Internet provides a quick, convenient and reliable way to shop.

Surf Safely and Soundly

Online shopping offers a vast selection of merchandise, freedom from crowded malls and round-the-clock access. If you want to shop from the comfort of your home, these tips can help you have a safe, hassle-free experience.

Comparison shop. Note prices from known merchants, then visit sites like *shopfind.com*, *eshop.com* or *buy.com*, to determine the best deal.* Peruse the sites' special offers.

Search sites for a postal address and phone number, then check the merchant's reliability with an organization such as the Better Business Bureau, www.bbb.org.

Review the company's return and refund policy before placing an order. If you can't find it, it's too vague or it promises only partial refunds, shop elsewhere.

Protect your personal information. Vary your password from site to site, and do not use established numbers, such as your address or phone number. Give only the minimum information requested when filling out order forms, and avoid providing personal information like Social Security numbers.

Confirm that a site is secure before entering your credit card information. Look for a closed padlock, key or a Web address that begins with "https://." For

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Which to Use: Debit or Credit Card?

Your North Shore Bank debit and credit cards are both quick and convenient ways to pay, but each offers a separate set of benefits. Both come with MasterCard's zero-liability policy that protects you from unauthorized use of your cards.

Debit Card – There's no interest to pay; the amount you spend is simply withdrawn from your checking account. Plus, debit cards are accepted around the world, including many places where out-of-town checks aren't. *Tip:* Notify us of your travel plans when you'll be using your debit card out of state or

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Brace Yourself for Inflation

Stretch Your Money with CD Laddering

Remember when pocket change could buy a fountain drink? Now you need at least a dollar to wet your whistle, and inflation is to blame.

Furthermore, recent U.S. Department of Labor data suggest inflation may be on the rise again.

Inflation, or the rate at which prices increase, often signals economic growth. But it also erodes your purchasing power over time. In the first six months of 2004, consumer prices rose at an annual rate of 4.9%, compared to a 1.9% increase for all of 2003.

Inflation and Your Money

Since inflation saps your buying power, higher inflation is grave news for anyone living on a fixed

income, as many retirees do. However, there are steps you can take to hedge the effects of inflation.

One strategy is to "ladder" certificates of deposit (CDs). This approach allows at least a portion of your money to earn the best available rates. To start, open CDs with different maturities, such as 6-month, 12-month, 18-month and 24-month. Then each time a CD matures, roll it into a CD of the longest term you've chosen, (24-month in this example).

You'll have access to a portion of your savings each time a CD matures. This allows you to take advantage of interest-rate increases if they occur. In light of a strengthening economy, many economists expect the Federal Reserve to raise rates gradually in the coming months.

Another option to consider is North Shore's Higher Rate Option CD that allows you to adjust your interest rate one time during the term.

To find out what rates are currently available on CDs or to open a CD, contact a service representative at North Shore Bank.

Debit or Credit Card? ...Continued from page 1

out of the country. This will help as we protect your account by looking for "out of the ordinary" transactions that might be fraudulent.

Credit Card – You have a grace period to pay the balance interest-free. You're also protected from poor quality or damaged merchandise. You can withhold payment if you're not satisfied. If you can't physically inspect an item before you buy it, some people may prefer to use a credit card for online transactions rather than a debit card.

Get the Most Out of Shopping Online ...Continued from page 1

extra peace of mind, look for a seal from an independent monitor, such as BBBOnline, Truste and VeriSign.

Keep records of everything. Print a copy of the Web site address, your order and confirmation number.

Use your North Shore Bank credit card. The Fair Credit Billing Act protects your online credit card transactions. You can dispute charges under certain circumstances and temporarily withhold payment. Our credit and debit cards both offer the MasterCard zero-liability

guarantee. For details, visit www.mastercard.com/general/zero_liability.html.

To learn more or to apply for a credit card today, visit www.northshorebank.com or call us at **1-800-236-4672**.

* Web sites are listed for information only and are not intended as endorsements.

Bulls and Bears vs. Donkeys and Elephants

You may be paying close attention to the latest presidential polls to see how your favorite candidate is faring. But should you watch the polls to determine your investment moves? The uncertainty and anticipation associated with an election year, as well as which party ends up in the White House, could affect your portfolio's performance.



Election Year Boon

History shows that stocks tend to do well in presidential election years. The Dow Jones Industrial Average has gained 9.3% on average in presidential election years since 1901.* And, the S&P 500 has returned an average of 9.5% in election years since 1900.** In fact, no bear markets occurred during election years based on a study from 1941-1995.***

What could be the reason for the market's above-average performance? Investors may be reacting to incumbents who usually take steps to improve their prospects for re-election. If boosting the economy through tax cuts and higher spending are on the incumbent's agenda, stocks may benefit.

Party Time

The party that reigns in the White House could also play a role in your portfolio's performance. A recent study by Merrill Lynch found that since 1943

stocks have performed better under Democrats, returning 13.6% a year on average, compared to 11.7% under Republicans.† Bonds, however, rallied with returns averaging 9.5% a year during Republican administrations, compared to 2.8% with a Democratic president.‡

Surprisingly, the study found that industrial stocks tend to outperform under a Democratic administration, while consumer stocks do well under a Republican administration. This runs contrary to the general belief that Democrats are pro-consumer and Republicans are pro-business.

Stay Focused

If you make adjustments to your portfolio based on the party moving in or out of the White House, it's important to consider all of the angles associated with a presidential election. Take note of the industries and stocks that are likely to benefit under different scenarios. Adhering to your

long-term goals can help you weather the political storm in the long run.

Help Is Available

A North Shore investment consultant can help you make sure your portfolio is on track based on your goals, timeline and risk tolerance. Call us today at **1-800-236-4672** to find out how we can help you make appropriate investment decisions based on your particular needs.

* Source: 2004 Stock Trader's Almanac, www.StockTradersAlmanac.com.

** Source: www.msn.com.

*** Source: The Motley Fool, www.fool.com.

† Source: www.cbsmarketwatch.com.

PrimeVest Financial Services, Inc. is an independent, registered broker/dealer, member NASD/SIPC. PrimeVest is not an affiliate of North Shore Bank.

Securities and insurance products offered by PrimeVest are:

- Not a deposit
- Not FCIC insured
- Not guaranteed by the bank
- Not insured by any federal government agency
- May lose value

Anniversary Recognitions

We would like to congratulate our employees with many years of service. Those with anniversaries during the third quarter of 2004, include:

30 Years of Service

Donald Druml

25 Years of Service

Dennis Christoffel
Kathryn Storck

20 Years of Service

Linda Lassa
Barbara Thompson

15 Years of Service

Joline Hendren

10 Years of Service

Sherri Kroenig



From now until Oct. 31, you can drop off worn U.S. flags at any North Shore office and we will honorably dispose of them.

Check 21 Act Takes Effect Soon

As of Oct. 28, checks will begin to clear more quickly than ever before due to the Check Clearing for the 21st Century Act (Check 21).

Check 21 authorizes financial institutions to create an electronic image of your paper check. Then the institution can process the check electronically, thus checks can clear as early as the next business day. You may then have quicker access to your deposited funds, but you must be sure to have sufficient money in your account when you write a check.



Check 21 Benefits You

The purpose of Check 21 is to speed up the collection of checks and eliminate the transport of the original checks. This legislation may affect you in several ways:

- Checks will clear faster, making it easier to keep an accurate account balance.
- Risk of fraud is reduced because fewer people have access to your paper check and financial institutions can identify fraudulent items sooner, minimizing customer inconvenience.
- There is no need to store boxes of old checks, keeping your home office clear from clutter. Instead, with North Shore's free Check Safekeeping, imaged copies of your canceled checks are kept at the bank. Since North Shore maintains imaged copies of your canceled checks, your information is still available if you ever need a copy as proof of payment for legal purposes.

Free Check Images Available 24/7

Beginning in October, customers with Online Banking access will be able to view the front and back of most check images with the click of a mouse at no charge. This should accommodate those with an occasional need to verify check information and provides an easy way to verify signatures, amounts and other details on your canceled checks. If you're not already registered for free Online Banking, just visit us at www.northshorebank.com and click on Personal Services/Online Banking and Apply Online.

We're Here for You

North Shore Bank can help you access vital checking information and provide additional assistance during this transition time. If you have any questions, please call us at **1-877-672-2265**, stop by your local branch or visit www.northshorebank.com and type "check 21" in the search box.

What's New at North Shore



Handy Homepage Stock Tools

From North Shore Bank's homepage you can now get real-time stock index information and useful tools. The new tools offer you an editable streaming ticker, charting options, quick quote look-up and a customizable portfolio. Plus, you can still view our local Biztimes Wisconsin Stock Index. We invite you to use these free-of-charge tools found at www.northshorebank.com.

Oak Creek Branch Opening

North Shore Bank's newest branch, at 8701 S. Howell Avenue in Oak Creek, will celebrate its grand opening Friday, Oct. 1. The 2,500-square-foot, full-service bank will feature two drive-up lanes and an ATM lane, plus space for retail businesses. It is on the southwest corner of the Howell and Puetz intersection in Oak Creek.

One Low Rate – Up to 100% of Your Equity

Get your home projects finished before winter arrives with a special low rate on a home equity line of credit. With an introductory rate of 2.99% APR,* you can keep your home snug during winter. Plus, there are no closing costs. After six months, the rate is as low as 4.5% APR.* To apply or get more details, call **1-800-292-9370**, go online at www.northshorebank.com or stop in any branch office.

* Subject to credit approval with application by 10/16/04. Actual Annual Percentage Rate (APR) is based on the current Prime Rate (PR) plus a margin, actual loan to value (LTV) and account relationship. As of 9/1/04, PR was 4.5% APR. Ask for more details.



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