



## In Your Interest

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North of Expected®

### Financial House Call

## How's Your Emergency Fund?

When looking into a crystal ball, the only sound prediction any fortuneteller can make is that you should expect the unexpected. Sounds simple, but how do you do that? When it comes to your financial well-being, make sure you have enough cash on hand to cover emergency expenses. Many experts say you should have money to cover costs for at least six months.



*Getting into the habit of saving today may help you weather unexpected financial demands tomorrow.*

Savings accounts at North Shore Bank can conveniently serve as the financial cushion you need. An emergency fund is often overlooked, as most people save for a vacation or a new car. But getting into the habit of saving today may help you weather unexpected financial demands tomorrow.

Follow these steps to ensure financial security.

**1.** Set a weekly, monthly or quarterly savings goal; take small steps toward a big cushion. By the time you reach your ultimate goal, you'll be in the habit of saving money that's already earning interest!

**2.** Consider your monthly savings like a normal bill that must be paid. Set up automatic transfers from your checking account or paycheck. Factor it into your budget when deciding how much you

can spend on food, entertainment and living expenses.

**3.** Don't get too outrageous with your savings. You don't need to put all of your excess cash into a savings account. Saving as little as \$100 a month can pay off over time.

**4.** Consider ways to cut costs, then put the extra money into your emergency fund. Make coffee at home in the morning instead of buying a more expensive latte, and try to make at least one low-budget meal a week. Reap the rewards of creative planning.

### Keep Saving, Keep Earning

Even during times of low interest rates, it's important to maintain an emergency fund. Visit our Web site, call or stop in to any location. North Shore Bank can help you establish and meet your savings goals.

## New Appleton Office Opens

North Shore Bank recently opened a brand-new Appleton office located at 1100 West Northland Avenue. The Appleton office offers extended banking hours, seven days a week. Our Fox Cities customers can also now find extended hours and seven-day banking convenience at the Menasha office, located at 1500 Appleton Road.



## Two Careers, One Retirement

The first generation of predominantly two-income couples is nearing retirement, and they may require some special planning to ensure a smooth transition. Careful examination and effective management of income and insurance benefits can help you retire at the right time and enjoy your golden years.

### Make the Right Move

A 2004 survey found that fewer than half of all workers and their spouses have calculated how much money they will need in retirement and how much money they will need to save to reach that goal.\* Insufficient planning could force you to work longer or modify your lifestyle once you do retire. In addition, many couples try to coordinate their retirement dates to enjoy more leisure time together. While you may dream of golf outings and long vacations together, it's important to carefully consider the right time to give up both incomes. So how do you know if and when joint retirement is right for you and your pocket-book? Consider the following.

**Can you live without salaries?** The first thing to look at when deciding whether or not you can both retire are your salaries. Will the balance in your IRA, employer-sponsored retirement plan, pensions and other retirement savings be enough? If you're ready to stop working but worry about the financial adjustment, consider cutting expenses by moving to a smaller home or resisting the purchase of a new car. You may find, however, that it is more advantageous for one or both of you to continue working a while longer. This way, you can maintain cash flow and keep building your savings so you're more financially secure when you do retire.

**Can Social Security work for you?** Once you turn 62, you can file for your own Social Security benefits and for benefits as a spouse if your spouse is retired.



*Make your golden years sparkle with smart retirement planning.*

Keep in mind that the earlier you start collecting, the lower your monthly benefit amount will be. The age at which you can collect full benefits is increasing incrementally from age 65 for those born in 1937 or earlier to age 67 for those born in 1960 and later. Conversely, if you continued working and waited to collect until age 70, your monthly benefit would increase.

**What about health insurance?** Once you turn 65, you'll be eligible for Medicare, the federal health insurance program. Until then, you should consider whether or not a former employer provides retiree benefits for both you and your spouse or if it is necessary for you to continue working in order to have health insurance. You might also think about what would happen if a company stopped providing benefits or if the spouse with insurance died. This could leave the remaining spouse uninsured and not eligible for Medicare.

### Planning Is Key

No matter what you decide is the best retirement option for you and your spouse, early planning can help. Discussing issues ahead of time and contributing as much as possible to an IRA and other retirement savings can enable you to enter your retirement years confident and worry-free. We can help. Contact a North Shore investment consultant at **1-800-236-4672** today.

\* Source: 2004 Retirement Confidence Survey, Employee Benefit Research Institute, American Savings Education Council and Mathew Greenwald & Associates, Inc.

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Securities and investment products offered by PrimeVest are:

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

# Say “I Do” to Easing Financial Stress During Divorce

You've probably heard the stories from friends. They filed for divorce, and their spouse promptly drained the savings account, charged up the credit cards and ran off with great grandma's heirloom jewelry. You may think that could never happen to you, but you never know what a spouse's reaction to divorce might be.

It's essential to make the proper preparations and cover all your bases to avoid unpleasant financial surprises in the future. This checklist can help you get on the right track to separating your finances:

- **Consult with a lawyer.** This is especially crucial if you have children or major assets.
- **Make copies.** Photocopy every important document and financial record, including tax returns, mortgage payments, bank and credit card statements, pay stubs, stock certificates and bonds, insurance papers, wills, deeds, loan agreements and premarital agreements.
- **List assets.** In general, each person is entitled to equitable or fair distribution of property and possessions, which includes everything from the house to pension funds. Make a list of these assets and consider the income tax consequences when dividing assets.
- **Avoid future credit problems.** Cancel joint credit cards and other lines of credit. If joint accounts remain open, you are still responsible for any charges made by your spouse. Also, request a credit report to find out what accounts are open.
- **Take inventory.** Make a list and take pictures of valuables,



including jewelry, collectibles and furniture to make sure you can prove they exist.

- **Revise important documents.** You'll need to make adjustments to your will, powers of attorney, trusts and designated beneficiaries for retirement accounts and life insurance. It may take time to work through the financial side of divorce, but the payoff is a brighter financial future. Call or stop by your neighborhood North Shore Bank office where your personal banker can help you open new accounts to get you off to a fresh, confident start.

## Through October 30 Drop Off Your Worn Flags at North Shore Bank

North Shore Bank is collecting worn and tattered U.S. flags from now through October 30, and working with the Exchange Clubs, the American Legion and local Boy Scout troops to honorably dispose of the flags. Damaged flags are being collected at all North Shore Bank offices throughout eastern Wisconsin and will be properly retired in Veterans' Day ceremonies on November 11.

"This is the fourth year that North Shore Bank has participated in this effort, and we are pleased to do so," says Gary Messing, Vice President – Branch Administration.

The goal of the Exchange Clubs is to let the public know that flying a torn or soiled flag is disrespectful and that flags should be disposed of properly, with reverence and ceremony. Information on proper flag etiquette is available at the collection sites and online at [www.northshorebank.com](http://www.northshorebank.com).

## Anniversary Recognitions

North Shore Bank is proud of its experienced staff, which is dedicated to meeting your financial needs. We congratulate those with anniversaries during the third quarter of 2005 for their many years of service.

### 30 Years of Service

Duane Bavlnka  
Dorothy Krupa

### 20 Years of Service

Elizabeth Williams  
Jeffrey Wagner  
Marilyn Draeger

## Home Equity Line of Credit Offer

# Discover the Hidden Treasure in Your Home



Have you considered tapping into the buying power of your home?

A home equity line of credit from North Shore Bank is a useful tool that can make a variety of expenses – home improvements, education funding, debt consolidation, medical bills, even travel – more affordable.

North Shore Bank home equity lines have always offered flexible financing, competitive interest rates and friendly, knowledgeable service. Now, for a limited time, when you open a new home equity line after October 1, 2005, you can also enjoy a 1% cash rebate of up to \$500, plus a fixed rate under Prime for the first 13 months, with no closing costs!\*

### Borrowing with Advantages

A home equity line allows you to open a financial pipeline that you can conveniently tap, as you need it. Some of the unique advantages of a North Shore Bank line of credit include:

- **1% Cash Rebate Savings.** Until December 31, 2005, when you open a new equity line you can enjoy a 1% cash rebate up to \$500, plus a fixed rate at under Prime for the first 13 months on loans up to 85% loan to value (LTV).\*
- **Competitive interest rates and payments.** Our tough-to-beat interest rates are perfect for consolidating or restructuring other high-interest-rate credit card debt, unsecured loans, and even an existing home equity line or loan. Plus, payments are interest only.
- **Credit already in place.** With a home equity line, getting the money you need is as easy as writing a check. As you pay

back your credit line, those funds again become available when you need them.

- **Potential tax savings.** The interest you pay on your line may be tax-deductible. Consult your tax advisor.
- **Excellent service.** North Shore Bank home equity lines come with a higher level of service than at other financial institutions. Our helpful employees enjoy using their expertise to answer any questions you may have.

### Put Your Home to Work for You

Hurry! Our rebate offer is only good until December 31, 2005. To learn more or to apply and begin enjoying your savings, call **1-800-292-9370** 24/7 or visit us in an office or online at [rebate.northshorebank.com](http://rebate.northshorebank.com).

\* 1% Cash rebate up to \$500, or \$50 minimum based on qualified 3rd party advances from a new home equity line of credit (line), plus a 13 month introductory fixed rate (line) at under prime rate of 6.25% Annual Percentage Rate (APR), with automatic payments from a North Shore Bank (Bank) checking account. Valid with applications that close 10/1/05 or later thru 12/31/05 based on 85% or less (LTV); for 86-100% LTV add 1% APR to the introductory interest rate. Subject to credit approval and guidelines of Bank. After introductory rate period, actual APR is the current month's Prime Rate + margin, based on LTV and account relationship. Prime + 0% APR on 85% LTV or less; Prime + 1% APR on 86-100% LTV, with automatic monthly payments from a Bank checking account. Without automatic payment add .50% to the APR. As of 9/20/05, Prime Rate was 6.50% APR. Paying minimum monthly payment will result in a balloon payment due. \$50 annual fee after the 1st year. \$500 early termination fee the first 3 years. Maximum 19.9% APR. Valid on owner-occupied properties in Bank's lending area. Not valid with any other offer or existing Bank Home Equity Line of Credit loan. Call, ask or visit [rebate.northshorebank.com](http://rebate.northshorebank.com) for more full details.

## What's New at North Shore

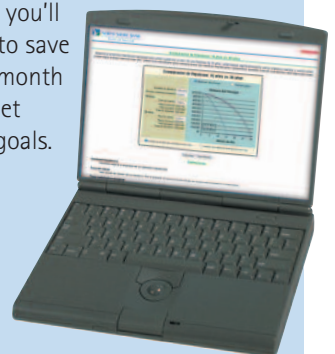


### North Shore Bank Purchases Illinois State Bank

Illinois State Bank, located in Lake in the Hills, Ill., is becoming part of the North Shore Bank family. It represents our first offices in that state. As more and more customers cross the Wisconsin-Illinois border every day to shop, work and do business, we want to offer our banking services at convenient locations in both states. The Illinois bank will be run as a division of North Shore Bank and will provide the same personalized customer service the public has come to expect.

### Spanish Mortgage Calculators Available

*Hipotece las calculadoras* are now on our Web site! Our Spanish-speaking customers can find an easy-to-use mortgage calculator on our Web site along with Spanish versions of North Shore Bank's personal financial, investment and retirement planning calculators. Just click on [www.northshorebank.com/Tools/Calculators/CalculatorsSpanish.asp](http://www.northshorebank.com/Tools/Calculators/CalculatorsSpanish.asp). Calculate how much of a mortgage loan you can afford or how much you'll need to save each month to meet your goals.



### 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](http://www.northshorebank.com)

### Mortgage Lending

New loan inquiry information  
1-877-672-4663

### E-mail Us at

[contactus@northshorebank.com](mailto:contactus@northshorebank.com)