



# In Your Interest

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North of Expected®

## Online Banking

# Bringing You the Convenience of Banking from Home

Have you thought about managing your finances online but just don't know where to start? Do you find it difficult to make it to the bank to transfer funds or check account balances? Are you looking for easier ways to stay on top of your personal finances? Today, countless financial tasks can be conveniently accomplished using the Internet. The following tips can help guide you.



### Getting Started

Online Banking is a more efficient and convenient alternative to the traditional, paper-based way of banking. With North Shore Bank's free Online Banking, you can:

- View account balances and history, including checking, savings and IRAs
- Transfer funds between accounts
- Pay bills electronically with free ePay
- Schedule automatic recurring bill payment

To begin using Online Banking, log on to [www.northshorebank.com/OnlBnk/](http://www.northshorebank.com/OnlBnk/) for information on how to sign up. Or, ask a

service representative to explain the process to you. Once you've signed up, simply log on and enter your username and password to manage your account.

At North Shore Bank, we take your financial security very seriously and use the highest level of encryption available to ensure that your personal information is protected. Our Online Banking service provides you with the most secure access to your account. To learn more about Online Banking, contact **1-800-236-4672** or visit [www.northshorebank.com/OnlBnk/](http://www.northshorebank.com/OnlBnk/).

### Additional Online Services

At [www.northshorebank.com](http://www.northshorebank.com) you can apply for loans, reorder checks, make loan payments, sign up to view your investment portfolio and more. We can't wait to make your life easier with free Online Banking and our many other convenient online services. Visit us online, call **1-800-236-4672** or stop by your neighborhood office to find out how easy it is to get started.

## Track Your Finances Online with eAlerts

Online Banking at North Shore Bank has never been easier! To help you manage your finances, we've added a convenient new tool, eAlerts, to your Online Banking options. eAlerts can help you track all your North Shore Bank checking and savings accounts, and CDs.

You'll have more control over your financial accounts by tailoring eAlert notification for financial

parameters you set. For example, with just a few mouse clicks, you can arrange for eAlert to notify you with a convenient e-mail when:

- Your checking or savings account(s) reaches a certain level.
- Your checking or savings account(s) drops to a specific balance.
- A particular check clears your account.

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# Paying the Price for Tax Refund Loans

If you're anticipating a tax refund, you already may be planning how to spend it – perhaps on a vacation, new appliance or a flat-screen TV. In fact, you might be tempted to speed up your refund by taking out a rapid refund loan. But beware – these loans can cost big bucks for very little return.

## What's a Rapid Refund Loan?

A rapid refund loan, also called a refund anticipation loan, is a loan that is secured by your expected tax refund. A tax preparer figures out the amount of your refund and then offers you the opportunity to get your money right away, rather than waiting for the refund check from the IRS. You pay back the loan when your refund arrives.

The cost of this convenience is high. According to the Consumer Federation of America, rapid refund loan fees typically run from \$30 to \$115. In effect, you'll pay interest rates ranging from 40% to 700% just to get your money a week or two sooner.\*

## But I Want My Refund Now

Here are several ways to help speed up your refund without paying unnecessary fees:

**1. File early.** If you wait until the April 15 deadline rush, you've



Routing Number

Account Number

not only missed out on your refund for months, it may take longer to process your return.

### 2. File electronically.

According to the IRS, if you file electronically, your refund check will be issued within three weeks. To find out if you are eligible for free electronic filing through an authorized service provider, visit the IRS Web site at [www.irs.gov](http://www.irs.gov).

### 3. Use direct deposit.

You may be able to get

your refund in as little as seven days after filing electronically if you have it deposited directly into your savings or checking account at North Shore Bank. Just enter your account number and our routing number **275071356**. It's easy, quick and best of all – it's free.

## We're Here to Help

If you have any questions about tax refund loans, we can help. Stop by any North Shore Bank office near you or call us at **1-800-236-4672** during regular business hours.

\* Source: National Consumer Law Center, [www.consumerlaw.org](http://www.consumerlaw.org).

## 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

Ruth Hanson  
Sharon Link

### 25 Years of Service

Lauri Lunde  
Gary Szpara

### 20 Years of Service

Kathleen Tetzlaff

### 10 Years of Service

Sandra Young  
Carolyn Ferry



# File for Financial Aid ASAP

When it comes to continuing education after high school, studying and getting good grades are just half the battle for many students. The other half is paying for it.

Fortunately there are a number of financial aid options available, many of which can be applied for with just one form – the FAFSA (Free Application for Federal Student Aid). This form is used to award all federal student aid, including grants, loans and work-study, as well as many state and school aid packages. However, your state and school may require you to fill out other forms, and their deadlines may be earlier than the federal one.

The Department of Education starts accepting FAFSAs Jan. 1, 2006, for the 2006-2007 school year. Filing your application early could improve your chances of receiving aid, because many states have a limited amount of money to give out and they often distribute it on a first-come, first-served basis.



*If your student aid package falls short of what you need, we have a number of options to help you pay for college.*

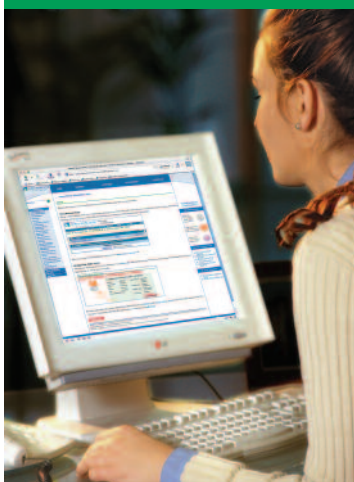
On your FAFSA, please ask for North Shore Bank to be your student loan provider to ensure you receive top-notch service.

The best place for information about student financial aid is the financial aid office at the school you or your student plan to attend. For information about and to complete an online FAFSA, log on to [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

## Turn to North Shore Bank

If your student aid package falls short of what you need, we have a number of options to help you pay for college. For more information, call us toll free at **1-877-672-2265** or visit us online at [financingcollege.northshorebank.com](http://financingcollege.northshorebank.com).

## Track Your Finances Online with eAlerts ...Continued from page 1



No more financial guesswork. No more account surprises. eAlerts will keep you abreast of changes to your accounts as they happen so you can make adjustments if necessary.

To sign up for this free and convenient money management tool through North Shore Bank Online Banking, just click on this link: [www.northshorebank.com/OnlBnk/EAlerts.asp](http://www.northshorebank.com/OnlBnk/EAlerts.asp).

### To Get More Info

Tell Me About Online Banking

[www.northshorebank.com/OnlBnk/TellMeOnlBnk.asp](http://www.northshorebank.com/OnlBnk/TellMeOnlBnk.asp)

Better-Than-Free Checking

[www.northshorebank.com/PS/Chk/FreeChk.asp](http://www.northshorebank.com/PS/Chk/FreeChk.asp)

## CD Ladders

# Climb Up to Attractive Rates

There's good news for savers who have been stuck in the mud of mediocre CD returns in recent years. Rising rates have come to the rescue, and it's the perfect time to capture great guaranteed returns. To benefit most from climbing interest rates, you may want to consider a laddering strategy with your CDs.

### Build Your Ladder

Are you on the fence about whether to invest in a CD now, or hold out for higher rates on the horizon? The answer may be to do both, with a CD ladder. By staggering maturities, you take advantage of rising rates and enjoy access to your money by reinvesting at set intervals.

*Peace of mind is one of the best perks of a CD. You can rest assured that CDs won't be subject to stock market fluctuations, and you can count on security, because your deposits are federally insured up to \$100,000.*



When interest rates are trending up, you may want to structure a CD ladder with short maturity intervals. To have CDs mature every six months, open six-month, 12-month, 18-month and 24-month CDs. As each matures, renew it at the longest term to keep the ladder going and capture the longer-term CD rate, which is usually higher.

This laddering strategy can help even out interest rate fluctuations, since you can take advantage of rising rates while having some protection from falling rates. If you don't need the income from a CD in the near term, let interest accumulate in the CD and then withdraw the interest at maturity.

### Start Investing Now

At North Shore Bank, we offer competitive rates on our CDs. Stop in today to learn more about building a CD ladder, call **1-800-236-4672** or visit [www.northshorebank.com](http://www.northshorebank.com).

## What's New at North Shore



### New Franklin North Shore Bank Office Opens

North Shore Bank's full-service Franklin office has been fully operational since October. "We are happy to offer this new banking and financial services choice for residents in the Franklin community," said Steve Steiner, senior vice president of Retail Banking for North Shore Bank.

The Franklin branch is conveniently located at 7151 S. 76<sup>th</sup> Street. The office features three drive-up lanes, self-serve safe deposit boxes, a drive-up automated teller machine and commercial night depository. Technological features within the branch include biometrics, high-speed Internet access and electronic displays.



### Coming Through with a Tall Order

Basketball's No. 1 draft pick, Andrew Bogut of the Milwaukee Bucks, joined the Franklin boys' basketball team at North Shore Bank's Oct. 22 grand opening celebration of our new Franklin branch. Area residents got to meet Bogut and enjoy other family-friendly activities.



### 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)