



NORTH SHORE BANK



100 years of you.

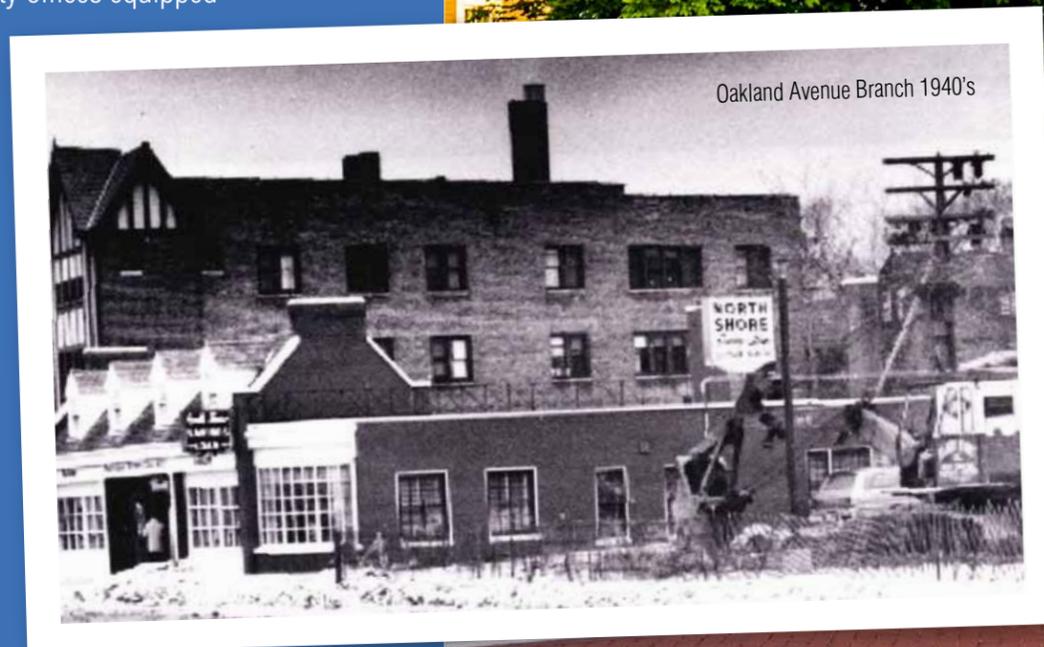
North Shore Bank marks 100 years in 2023

It's been 100 years since North Shore Building & Loan Association of Shorewood was chartered with assets of \$22,000, one location and 10 employees on the payroll. Services at that time encompassed home loans, home-improvement loans and passbook savings.

North Shore has evolved to become a full-service bank, with assets of \$2.6 billion, 43 locations that span eastern Wisconsin to northern Illinois, and a staff of nearly 500 people.

From humble beginnings at the rear of Perkins hardware store in Shorewood, Wisconsin, we're now headquartered in Brookfield, Wisconsin with a network of community offices equipped with state-of-the-art technology.

We salute employees, past and present, who have helped make North Shore Bank what it is today. With prudent but dynamic leadership and the commitment and dedication of employees throughout our system, North Shore will continue to provide the personalized service and community involvement that has been its heritage.



Oakland Avenue Branch 1940's



Shorewood Branch Today

1923

North Shore Building & Loan Association founded with \$22,000 in assets, occupying the back room of Perkins hardware store at 463 Atwater Rd. (became Capitol Dr.) and North Shore later was housed in the back of North Shore Cleaners, 2213 E. Capitol Dr.

1927

North Shore moves to Shorewood theater building kitty corner from the Oakland Ave./Lake Bluff Rd. location.

1941

North Shore occupies a portion of a one-story building it has constructed at the corner of E. Lake Bluff Rd. and Oakland Ave. in Shorewood.

1969

Assets reach \$44.4 million with reserves of \$4.5 million. North Shore Savings & Loan constructs a new \$470,000 office building at 4414 N. Oakland Ave., Shorewood (corner of E. Lake Bluff Blvd. and Oakland Ave.). A news article reports that all 12,000 square feet of the two-story structure will be "totally heated and air conditioned by electricity." The new facility also begins the use of drive-up lanes for customer convenience. The existing one-story building that North Shore occupied on the site will be demolished to make way for a parking lot that will accommodate 42 cars.

1925

North Shore assets rise to \$200,512.

1933

The FDIC was created in response to the thousands of bank failures that occurred in the 1920s and early 1930s. In January of 1934, the FDIC began insuring deposits up to \$2,500. Today the deposit insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category.

1959

North Shore assets grow to \$17 million.

1952 & 1958

North Shore expands and remodels the E. Lake Bluff Rd. / Oakland Ave. location, occupying the entire building by 1958.

1975

James McKenna voted by North Shore Savings & Loan board of directors to serve as president, the youngest individual in the state to hold such a position.



Photo Courtesy of Milwaukee County Historical Society



SAVE FROM AUTO

When your time is too limited to permit visiting us inside, you may drive up to our auto teller window to make a savings deposit without leaving your car



Former North Shore president Walter Akeret congratulates new president Jim McKenna.



1979

North Shore became the first thrift in the United States to offer MasterCard credit cards.

1981

Checking accounts (or NOW accounts as they were previously called) are offered to customers with deregulation of the banking industry.

1983

Southeastern Savings & Loan merges with North Shore, bringing five Racine offices and an office in Burlington. With the merger, assets grow to over \$508 million 1984.

1988

Sunrise Savings & Loan merges with North Shore and brings with it offices in Door County, Pulaski, Allouez, Ashwaubenon, and Green Bay. Assets reach more than \$767 million.

1989

Green Bay West moves to Cub Foods supermarket and becomes Cub West.

1977

North Shore is the first thrift to open a full-service office inside a drug store at Stein Drug Store in Waukesha.

1979

The bank began offering 457(b) Deferred Compensation Plans to public employers at the end of 1979.

1982

North Shore moves from Shorewood to its current corporate headquarters at the corner of Bluemound and Moorland Roads in Brookfield.

1986

Information Systems (IS) area was created. At the time, there was only one network that consisted of three PCs in the Word Processing Department and the department's primary function was to handle the bank's ISC teller equipment and software, and work with Fiserv.

1989

North Shore Savings becomes North Shore Bank.

1989

North Shore is the first to establish an in-store branch at a grocery store in northeast Wisconsin.



Kerri Collins cuts ribbon at Cub Foods Opening

1995

Badger Bank merges with North Shore, adding \$275 million in assets and six offices: East (former Badger headquarters at Oakland and Capitol), Milwaukee Capitol, Pewaukee, New Berlin, Jackson Park and Forest Home.

1998

The bank launches its website, online banking, and telephone banking service; providing customers with even more convenient options.

1999

Three TCF branches in the Fox Valley were acquired and became North Shore Bank offices.

"Assets grew to over \$1.6 billion"

2000

A leader in Y2K preparedness for financial institutions, North Shore Bank has announced that all of its branches – including the new Kenosha location – will be open on New Year's Day 2000 to prove that business would continue without a glitch.

2000

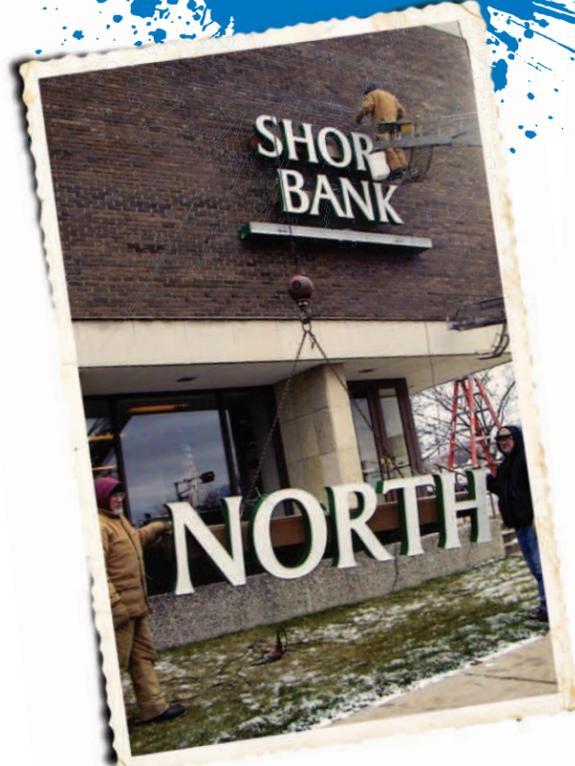
North Shore Bank purchased Milwaukee-based Marquette Savings Bank. It was a pioneering move for the banking industry because it marked the first time a mutually owned thrift bought a mutual holding company. It was a win-win for customers, shareholders, employees, and meant growth for North Shore as it added four branches. Assets grew to over \$1.6 billion.

1996

The newly constructed Martin Luther King Drive office opens in Milwaukee, taking the number of bank locations to 33. The bank employs 400-plus people and has \$1.2 billion in assets.

1999

Bank opens its first branch in Kenosha.



2000

Alternative investment services such as mutual funds and annuities are added to the bank's portfolio of services.

Y2K!



2005

North Shore Bank expands its reach across state lines with the purchase of Illinois State Bank to serve clients in McHenry County.

2008

The bank enters the social media communities of Twitter, Facebook, and LinkedIn. Today, the bank is also active on Instagram, YouTube, and TikTok.

2010

The bank acquires Maritime Savings Bank through an agreement with the FDIC, adding offices that serve customers in Brookfield, Cudahy, Muskego, New Berlin, Oak Creek, and West Allis.

2013

North Shore Bank acquires selected assets and the deposits of Bank of Kenosha (Banks of Wisconsin) through an agreement with the FDIC, adding two more offices to serve the Kenosha community.

2004

In the spring the bank opened a full-service branch inside El Rey Market Mexican Grocery Store. The branch inside the south-side Milwaukee store is the first bank branch to be located in a metro Milwaukee ethnic supermarket and is part of North Shore Bank's ongoing effort to improve access to banking opportunities and provide bilingual assistance, and new services for the area's Latino residents.

2007

Remote Deposit Capture (RDC) offers business clients a quick and easy way to deposit checks electronically at their business locations.

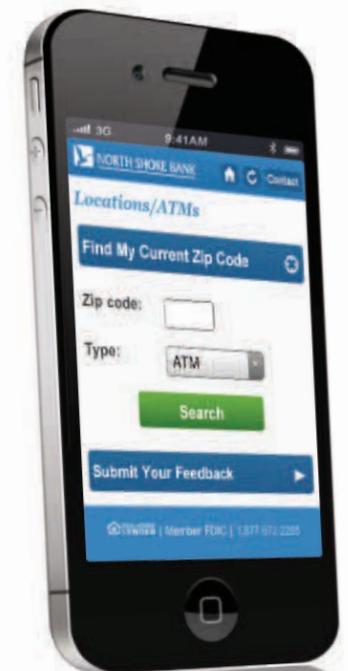
2009

With the opening of offices in Grafton and Mequon, the bank expands its reach into Ozaukee County.



2013

Mobile Deposit Capture begins allowing customers to photograph their deposit and make a deposit in to their accounts using their smart phone.





2016
Debit cards are enhanced with EMV chips to aid in fraud prevention; while digital wallets are enabled to support card-less debit card purchases.

2019
North Shore's assets grew to \$2 billion.

2020
As always, the well-being of our customers, communities and employees was our priority during the COVID-19 Pandemic. During this extraordinary time, North Shore Bank's lobbies safely remained open for business, our Video Tellers provided customers with an alternative for face-to-face service, and our Commercial Banking team facilitated tens of millions of dollars of emergency Paycheck Protection Program (PPP) loans.

2021
To accommodate changing customer preferences, the bank begins offering online chat within Online Banking and introduces contactless debit cards.

2022
Technology tools continue to multiply and Virtual Appointments become available to customers.

2013
North Shore Bank is the first in Wisconsin to offer ITM technology when it installs Video Teller service at its Kenosha South in-store location. The walk-up system allows customers to receive personalized service from remote bankers.

2016
North Shore acquires Layton State Bank.

2020
Despite the challenges of a pandemic, we grew our branch network with the addition of two newly constructed offices, one in downtown Milwaukee and the other in Germantown, our first in Washington County.

2014
The bank is the first in the country to install a dual purpose ATM/Video Teller machine at its Howard branch. By 2023, Video Teller technology has grown to over 30 locations to offer extended service 7 days a week.



2020
North Shore Bank establishes its Bank on Kindness® initiative to exemplify the importance of giving back as a community bank. Looking for opportunities – big and small – we offer help to others and lend our support.



2023
North Shore Bank celebrates 100 years as an independent, locally-based community bank with \$2.6 billion in assets.