

Oak Leaf Community Mortgage and North Shore Trust and Savings Announce Strategic Mortgage Services Partnership

This alliance is poised to redefine the mortgage landscape, combining Oak Leaf's innovative approaches with North Shore Trust's robust financial services.

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[Oak Leaf Community Mortgage](#), a leader in personalized [mortgage](#) solutions, and [North Shore Trust and Savings](#), a trusted name in financial services, announce a landmark partnership. This alliance is poised to

redefine the mortgage landscape, combining Oak Leaf's innovative approaches with North Shore Trust's robust financial services. The partnership reflects a shared commitment to integrity, community, and pioneering financial solutions.

“

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Philip LaGiglia, Senior VP of Lending at North Shore Trust and Savings

Philip LaGiglia, now Senior Vice President of Lending at North Shore Trust and Savings, expressed enthusiasm for the partnership, stating, "This is more than a collaboration; it's the merging of two renowned industry leaders. The combined strengths will deliver unparalleled mortgage services, further establishing a commitment to nurturing lifelong relationships and empowering communities. Oak Leaf Community Mortgage could not have partnered with a more aligned banking institution."

Oak Leaf Community Mortgage offers a diverse range of mortgage products, including the innovative "Buy Now Sell Later" Loan Program, designed to meet the unique needs of every homebuyer. The partnership enhances these offerings, ensuring a forefront position in mortgage solutions.



The integration of Oak Leaf Community Mortgage into North Shore Trust and Savings in late 2023 marked a significant step in the commitment to serving the financial needs of the community. The merger enriches the portfolio with both traditional and novel lending programs, tailored to clients' distinct requirements.

The experienced team from Oak Leaf Community Mortgage is welcomed, with their proficiency in providing exceptional residential mortgage services complementing a dedication to excellence. This expansion broadens the reach across Chicagoland, adding Oak Leaf's loan production offices in Aurora and Plainfield to existing locations in Waukegan, Lindenhurst, and Chicago.

In conjunction with this exciting launch, a new website at <https://www.myoakleaf.com/> has been introduced. This website provides comprehensive overviews of the new product offerings, detailed information on the comprehensive team, and additional resources for clients and partners. The website is designed to facilitate easy access to information and services, reflecting the partnership's commitment to transparency and customer engagement.

Through this partnership, Oak Leaf Community Mortgage and North Shore Trust and Savings are set to establish new benchmarks in personalized mortgage services, fostering growth and financial well-being for clients, employees, and the communities served.

About Oak Leaf Community Mortgage:

Founded on the principles of community, integrity, and innovation, Oak Leaf Community Mortgage offers tailored financial solutions to empower and enlighten individuals and families. Committed to nurturing lifelong relationships, Oak Leaf stands as a beacon of personalized mortgage services.

About North Shore Trust and Savings

For over a century, Lake County has seen many banks come and go, yet North Shore Trust and Savings has stood the test of time since 1921. With a philosophy centered on putting the customer first, North Shore Trust regards its customers as friends and neighbors. The bank is committed to creating value for its customers by providing exceptional service at a fair price. It dedicates time to understanding each customer's unique needs and collaborates closely to find the right solutions.

About NSTS Bancorp, Inc. and North Shore Trust and Savings

NSTS Bancorp, Inc. is the stock holding company of North Shore Trust and Savings. As of September 30, 2023, NSTS Bancorp, Inc. had approximately \$252 million in assets and operates from its headquarters and main banking office in Waukegan, Illinois, as well as two additional full-service branch offices located in Waukegan and Lindenhurst, Illinois, respectively. For over

100 years, North Shore Trust and Savings has served the local communities where it operates and has deep and longstanding relationships with its businesses and retail customers as well as local municipalities.

Forward-Looking Statements

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