

WINTRUST[®]

COMMUNITY BANKS

9700 W. Higgins Rd. | Rosemont, IL 60018
844-549-1755 | wintrust.com/locations

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FACTS

WHAT DO WINTRUST COMMUNITY BANKS DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- Account balances and payment history
- Credit history and credit scores

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Wintrust Community Banks choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Wintrust Community Banks share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call (844) 549-1755
- Visit us online: wintrust.com/privacy and complete the "Information Sharing Opt-Out Form"

Please note:
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions? Call (844) 549-1755



Who we are

Who is providing this notice? Wintrust Community Banks (see other important information below).

What we do

How do Wintrust Community Banks protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How do Wintrust Community Banks collect my personal information? We collect your personal information, for example, when you

- open an account or make deposits or withdrawals from your account
- pay your bills or apply for a loan
- use your debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else? Your choices will apply to everyone on your account.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as:
Banks: *Barrington Bank & Trust Company, N.A.; Beverly Bank & Trust Company, N.A.; Crystal Lake Bank & Trust Company, N.A.; Hinsdale Bank & Trust Company, N.A.; Lake Forest Bank & Trust Company, N.A.; Libertyville Bank & Trust Company, N.A.; Macatawa Bank, N.A.; Northbrook Bank & Trust Company, N.A.; Old Plank Trail Community Bank, N.A.; Schaumburg Bank & Trust Company, N.A.; State Bank of The Lakes, N.A.; St. Charles Bank & Trust Company, N.A.; Town Bank, N.A.; Village Bank & Trust, N.A.; Wheaton Bank & Trust Company, N.A.; Wintrust Bank, N.A.* **Specialized Services:** *FIRST Insurance Funding, a division of Lake Forest Bank & Trust Company, N.A.; FIRST Insurance Funding of Canada Inc.; Tricom; Wintrust Agent Finance, a division of Lake Forest Bank & Trust Company, N.A.; Wintrust Asset Finance Inc., a subsidiary of Beverly Bank & Trust Company, N.A.; Wintrust Life Finance, a division of Lake Forest Bank & Trust Company, N.A.; Wintrust Specialty Finance, a division of Beverly Bank & Trust Company, N.A.* **Wealth Management:** *Wintrust Wealth Management, consisting of Chicago Deferred Exchange Company, LLC, Great Lakes Advisors, LLC, Wintrust Investments, LLC, and Wintrust Private Trust Company, N.A.* **Mortgage:** *Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.
 • **Wintrust Community Banks do not share with nonaffiliates so they can market to you.**

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
 • **Our joint marketing partners include companies such as credit card companies.**

Other Important Information

Wintrust Community Banks include the following charters: Barrington Bank & Trust Company, N.A.; Beverly Bank & Trust Company, N.A.; Crystal Lake Bank & Trust Company, N.A.; Hinsdale Bank & Trust Company, N.A.; Lake Forest Bank & Trust Company, N.A.; Libertyville Bank & Trust Company, N.A.; Macatawa Bank, N.A.; Northbrook Bank & Trust Company, N.A.; Old Plank Trail Community Bank, N.A.; Schaumburg Bank & Trust Company, N.A.; State Bank of The Lakes, N.A.; St. Charles Bank & Trust Company, N.A.; Town Bank, N.A.; Village Bank & Trust, N.A.; Wheaton Bank & Trust Company, N.A.; Wintrust Bank, N.A.

VT: We treat all consumers with a Vermont mailing address as if they have limited sharing with third parties as described on pg.1 of our privacy notice. We will not share information about your creditworthiness between our affiliates except with your consent.

CA: We will not share information we collect about you with companies outside of our affiliates, unless the law allows. We may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. Please see our CCPA notice for additional information.

NV: We are providing you this notice under state law. You may be placed on our internal do not call list by calling (844) 549-1755 or completing the "Information Sharing Opt-Out Form" at wintrust.com/privacy. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone: (702) 486-3132; email: aginfo@ag.nv.gov.