

# 2023 Corporate Social Responsibility Report

WINTRUST





# Executive Message



## Tim Crane

President and Chief Executive Officer

From the very beginning, Wintrust has been firmly rooted in our communities, providing a contrast and an alternative to big banks. This community-centered focus is engrained into our culture. Our business has continued to grow for more than three decades, serving customers in all 50 states and Canada, yet we pride ourselves on remaining a community bank. We are proud to serve our customers and communities by building personal connections and understanding each neighborhood’s unique character.

Our hands-on approach is made possible by the more than 5,000 employees dedicated to helping Wintrust customers every day. Together, we have a genuine connection to the work we do. We are friends and neighbors helping our friends and neighbors. Our teams across the Wintrust footprint, from Chicagoland to Milwaukee and beyond, are active at chambers of commerce, schools, city halls, art museums, places of worship, and nonprofits to listen, connect, and find ways to be of service.

Our talented team is eager to make an impact, serve customers, support each other, and grow their careers. Wintrust aims to provide opportunities for these employees, who are the heart of our business. Our leadership team is dedicated to fostering an inclusive community that respects and rewards the unique talents and perspectives of each employee, empowering everyone to do their best. We offer competitive wages and benefits along with ambitious learning and development programs. In 2023, we launched a new mentorship program designed to increase employee connections across our locations and lines of business.

The work we do to support our employees, our individual and business customers, and our communities drives Wintrust’s continued success, enabling growth and profitability for our shareholders. While our financial results can be found in our [annual report](#), this 2023 Corporate Social Responsibility Report reflects the broader results of our efforts around environmental, social, and governance topics. For the first time, we are including a Sustainability Accounting Standards Board (SASB) Index, which is designed to provide investors with decision-useful information about sustainability-related risks relevant to our industry.

While we know that work remains, we are pleased to share our 2023 results and look forward to our continued progress in the coming years.

TIM CRANE

### CONTENTS

<b>Introduction</b>	<b>2</b>
Executive Message	2
About Wintrust	3
Impact Highlights	4
<b>Building Thriving Communities</b>	<b>5</b>
Expanding Access and Inclusion	6
Supporting Homeownership and Affordable Housing	8
Empowering Small Businesses	10
Embracing Giving and Volunteerism	12
<b>Prioritizing Our Employees</b>	<b>14</b>
<b>Advancing Diversity, Equity &amp; Inclusion</b>	<b>17</b>
<b>Protecting the Environment</b>	<b>20</b>
<b>Maintaining Sound Governance &amp; Ethics</b>	<b>23</b>
<b>SASB Index</b>	<b>26</b>

# About Wintrust

Wintrust is a financial services company based in Rosemont, Illinois. Through our family of more than 170 community bank locations, and related companies and divisions, we offer:

- Traditional commercial and community banking services
- Wealth management guidance and services
- Mortgage financing
- Insurance premium financing
- Short-term accounts receivable financing and administrative services
- Specialty finance lines of business

Wintrust Community Banks® provide customer-oriented personal and commercial banking services to communities in and around Chicago, southern Wisconsin, northwest Indiana, and Florida. Our banks go above and beyond banking solutions to be assets to the communities we serve. We host financial education courses, hold community events, and neighborhood gatherings. We believe in supporting our communities by sitting on local boards, and getting involved with local organizations.

Wintrust's unique model combines the technology and resources of a large bank with the customer-centered and community-driven spirit of a local bank. Our network of 15 nationally chartered banks caters to local customer bases—including individuals, small- to mid-sized businesses, government entities, and institutional customers—through highly personalized customer service and a comprehensive suite of personal and commercial banking products. Wintrust Community Banks are the bedrock of our company and each works closely with our specialty finance and wealth management businesses.

Wintrust serves customers in all 50 states through our commercial banking, mortgage, specialty finance, and wealth management businesses, and also provides insurance payment solutions in Canada. Wintrust trades on the Nasdaq Global Select Market under the symbol WTFC.

## COMPANY HIGHLIGHTS

**250,000+**  
consumer households

**\$21B+**  
in commercial loans

**45,000+**  
business households\*

**5,500+**  
employees

**\$56B+**  
in total assets

**15**  
banking charters

**479,000+**  
personal checking and saving accounts

**170+**  
bank locations

**\$483M+**  
in small-business loans

**44**  
additional specialty business groups

Data as of December 31, 2023.

## Recognition

American Bankers Association inaugural Outstanding Overall Diversity, Equity, and Inclusion Program Award

The Civic Federation Addams-Palmer Award

Energage Top Workplaces USA Award as well as awards in the following markets: Chicago, Milwaukee, Salt Lake City, and San Diego

J.D. Power 2023 U.S. Retail Banking Satisfaction Study—Highest in Customer Satisfaction with Retail Banking in Illinois\*\*

Greenwich Excellence Awards for U.S. Middle Market and Small Business Banking



\* A business household consists of one or more core organizations (or sole proprietorships) with the same ultimate Data Universal Numbering System or address excluding accounts at nonphysical locations.

\*\* For J.D. Power 2023 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).

# Impact Highlights\*

Data as of December 31, 2023, unless otherwise noted

## Prioritizing Our Employees

## Building Thriving Communities

## Advancing Diversity, Equity & Inclusion

## Protecting the Environment

**5,500+**  
employees

**130+**  
part-time employees

**217,000+ hours**  
invested in employee learning and training

**More than 17%**  
participation in business resource groups

### OUR BUSINESS RESOURCE GROUPS

**Multicultural Professionals Network**  
(empowering all racial and ethnic identities)

**Women of Wintrust**  
(empowering employees identifying as women)

**Prism**  
(empowering the LGBTQ+ community)

**Leadership Coalition**  
(empowering leaders of all gender identities)

**Career Navigation**  
(empowering early-career or new employees)

### MAKING COMMUNITY REINVESTMENT ACT (CRA) INVESTMENTS

**More than \$45M**  
in new CRA commitments

**More than \$440M**  
currently invested

#### BY TYPE:

**Affordable Housing:**  
More than \$155M

**Community Service:**  
More than \$65M

**Economic Development:**  
More than \$160M

**Revitalization and Stabilization:**  
More than \$55M

**13 of 15 banks**  
awarded an “outstanding” CRA rating

**More than 27,000 volunteer hours**  
contributed by employees for CRA activities

**More than 225 loans**  
totaling more than \$350M provided for the purpose of supporting community development

### EXPANDING ACCESS AND INCLUSION

**40% retail banking locations**  
opened since 2019 in low- and moderate-income neighborhoods

**More than 3,000 hours**  
of personal and small-business financial education training provided by Wintrust volunteers

### EMPOWERING SMALL BUSINESSES

**More than \$160M**  
provided across more than 180 Small Business Administration loans

### GIVING BACK & VOLUNTEERING

**\$15M+**  
in philanthropic donations made

### SUPPORTING HOMEOWNERSHIP AND AFFORDABLE HOUSING

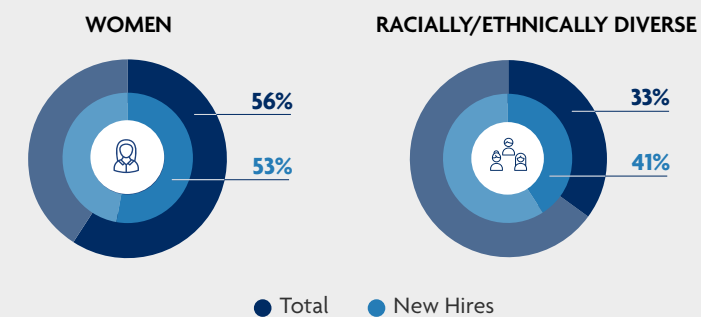
**More than \$207M**  
funded in affordable homeowner mortgages in Illinois and Wisconsin

**8,700+**  
residential mortgages totaling \$2.5B originated

**7,500+ units**  
totaling more than \$2.3B in residential mortgages with FICO scores above 660

**1,200+ units**  
totaling more than \$250M in residential mortgages with FICO scores at or below 660

### WORKFORCE DATA\*\*



### LEADERSHIP

**722 women**  
in leadership positions

**399 people of color**  
in leadership positions

### TOTAL BOARD REPRESENTATION\*\*\*

<b>25.8%</b> women	<b>22.2%</b> racial/ethnic minorities
-----------------------	--

### GROWTH IN TOTAL BOARD REPRESENTATION\*\*\*\*

<b>4.2%</b> women	<b>14.1%</b> racial/ethnic minorities
----------------------	--

\* M represents million.

\*\* Based on individual self-identification.

\*\*\* Data as of December 20, 2023, includes board of directors for Wintrust Community Banks and subsidiaries.

\*\*\*\* July 2020–December 2023.

### GREENHOUSE GAS EMISSIONS

**WINTRUST NETWORK**  
**3,189.2 metric tons of CO<sub>2</sub>e**  
Scope 1 emissions

**15,417.5 metric tons of CO<sub>2</sub>e**  
Scope 2 emissions

**CORPORATE CAMPUS**  
**3,938.1 metric tons of CO<sub>2</sub>e**  
at Wintrust corporate campus



# Building Thriving Communities



At Wintrust, we believe that community banking is a key to building strong neighborhoods and cities. We invest in people, businesses, nonprofits, and local governments, and the results can be seen in economic development, greater opportunities for homeownership, and improved access to affordable housing. Wintrust also makes a difference at the local level through a long tradition of philanthropy and volunteerism. Our efforts go well beyond the requirements of the Community Reinvestment Act of 1977, with 13 of our 15 charters receiving “outstanding” ratings from our bank regulatory agency as of 2023.

← Edgar Candelas teaching a high school Money Smart class

# Expanding Access and Inclusion

Wintrust Community Banks have improved access to financial services in low- and moderate-income (LMI) neighborhoods across our market area. In addition to placing branches in underserved communities, we offer low-cost accounts, digital banking options, and educational outreach.

Approximately 4.6 million people in the areas we serve—more than 40% of the population in those areas—live in LMI households. Identifying better ways to reach and serve them has been a priority since our founding. We know that easier access to financial services and to community-oriented banks is one of the keys to creating pathways toward homeownership. It also provides businesses and entrepreneurs with the capital they need to grow.

Wintrust makes deposit accounts, mortgages, and business loans accessible, and we continue to add branches in areas that are underserved by other banks. In fact, 40% of the retail banking locations we have opened since 2019 are located in LMI neighborhoods. In addition to our expanded brick-and-mortar presence, substantial investments in digital banking and call centers break down barriers to accessing financial services.

## Establishing a new branch on Chicago's South Side

Wintrust's support for [Project H.O.O.D. \(Helping Others Obtain Destiny\)](#) exemplifies the company's approach to serving Chicago's neighborhoods. When this nonprofit opens its 90,000-square-foot community center in the city's West Woodlawn neighborhood in late 2024, visitors will also find our South Side Community Bank inside. Operated by Wintrust's Beverly Bank & Trust Company N.A.<sup>™</sup>, this new branch is designed to improve access to banking services, make financial transactions more affordable, and enhance financial health for the residents of one of Chicago's most underserved neighborhoods.

Rather than wait for the official opening, South Side Community Bank opened a microbranch in November 2023 at Project H.O.O.D.'s temporary location across the street. In doing so, the bank is engaging with customers and the community at large to identify their unique financial needs.

Since its founding in 2012, Project H.O.O.D has been improving lives on Chicago's South Side. Established by Pastor Corey Brooks of New Beginnings Church, this organization provides educational resources for children and mentorship programs for people of all ages. Additionally, it has engaged in community development and affordable housing initiatives. The new community center will provide recreational opportunities for children and adults, and its Robert R. McCormick Leadership and Economic Opportunity Center will serve as a hub for educational and economic development activities.

Along with opening a branch, Wintrust has been a key supporter of the community center project by contributing \$1.5 million to its capital campaign.

## Providing affordable, Bank On-certified accounts

Approximately 7% of Chicago residents and 25% of the city's Black households are unbanked, which means that they lack both a checking and a savings account.\* This can happen for several reasons, but most often due to the difficulty of consistently meeting the minimum balance requirements. As a result, these residents often rely on more expensive options for cashing paychecks, paying bills, and handling other financial transactions.

Wintrust Community Banks help address this issue through our Money Smart checking and savings accounts. It only takes \$10 to open a Money Smart checking account, with benefits including

no overdraft or maintenance fees, a free debit card, and no-fee in-network ATM access. Customers opened more than 1,000 Money Smart checking and savings accounts in 2023, and they have opened more than 4,780 accounts since we launched them in 2012.

These accounts are also certified by Bank On, a national movement led by the [Cities for Financial Empowerment Fund](#) that works to ensure that anyone can open a safe and affordable bank or credit union account. Bank On-certified accounts benefit unbanked and underbanked individuals who may face credit or identification problems, have a high distrust of financial institutions, or are unable to meet the minimum balance to open other accounts.



## Assisting Wisconsin's Only Black-Owned Bank to Better Serve Its Customers

Milwaukee-based [Columbia Savings & Loan Association](#) plays a vital role in some of Wisconsin's most underserved neighborhoods. The state's only Black-owned bank—and one of only 24 in the United States—Columbia holds nearly \$20 million in residential mortgages.

Wintrust provided Columbia with \$3.375 million in new depository cash and commitments in 2023. That is part of more than \$5.5 million raised by Columbia thus far as part of its 100 by the 100th campaign. With the bank's centenary set for 2024, it hopes to raise a total of \$10 million to fund mortgages for 100 new homeowners.

With Wintrust funds alone, Columbia will be able to help more than 30 families achieve that dream. Many will also qualify for \$10,000 down payment assistance grants through the Federal Home Loan Bank of Chicago (FHLBC), which would increase their equity and reduce debt. Since home equity is often a source of startup capital, this also has the potential to drive growth in Black-owned businesses.

Columbia and Wintrust have plans to work together in other ways as well. Partnering with Wintrust's Town Bank, Columbia expects to host a program for small-business owners that would provide them with valuable training on financial topics. Since Columbia does not employ business lenders, Town Bank will provide one of its small-business bankers on site to offer Town Bank business loans to Columbia customers.

\* Source: [Bank On Chicago](#).



## Making Small Business Loans More Accessible

Providing small businesses more ways of interacting with us helps us to support their goals while also making Wintrust more competitive in the market. In August 2023, we rolled out Wintrust Digital Lending (WDL), an online portal that gives customers another option for submitting their small-business loan applications. This service is particularly useful for people who find it challenging to get to a branch during business hours.

“I applied for our overdraft protection in the middle of the night,” says Dean Stathopoulos, the busy owner of Muggs-N-Manor, a popular eatery in Addison, Illinois. “Start to finish, it took about five minutes and then another 48 hours to be approved.”

The WDL portal allows customers to upload financial information and other documents easily and securely. They can also return to the WDL portal to track the status of their loan applications at any stage during the loan process. In just less than five months following its launch, small businesses used WDL to submit more than 180 loan applications.

## Prioritizing financial education for all ages

Wintrust has made financial education for people of all ages a priority across our communities. In 2023, our employees devoted more than 3,000 hours and reached more than 16,000 people through education sessions and other forms of financial instruction.

The FDIC Money Smart education program, which we have used for the past 13 years, is our core curriculum for helping people build knowledge, security, and confidence in their financial health. The courses cover a variety of topics, such as budgeting, understanding and effectively using credit, managing debt, and buying a home. Wintrust Money Smart facilitators include bank tellers, loan officers, and other employees who provide in-person courses and one-on-one training at our banks as well as virtually.

We also offer Money Smart for Small Business classes that the FDIC developed in partnership with the U.S. Small Business Administration. In 2023, we presented this series virtually through a collaboration with the [College of Lake County Illinois Small Business Development Center \(SBDC\)](#).

Dubbed “The Wintrust Financial Academy,” representatives of Lake Forest Bank & Trust Company, Libertyville Bank & Trust Company, and State Bank of The Lakes presented on a variety of topics over 13 consecutive weeks, with a combined 60-plus years of business banking experience to each session. Each course also featured an online participant guide. “Is Owning a Business a Good Fit for You?,” “Organizational Types and Considerations for a Small Business,” “Time Management for a Small Business,” and “Managing Cash Flow” were among the subjects covered.



### THE WINTRUST WAY

## Edgar Candelas

Assistant Vice President, Small-Business Lending  
Barrington Bank & Trust Company

When starting out as a small-business lender, Edgar Candelas quickly realized that one of the fastest ways to attract customers was by offering them the knowledge they needed to grow and succeed. Today, he is one of approximately 230 employees across Wintrust Community Banks who have been certified to teach FDIC Money Smart financial education courses, something he does an average of two to three times per week.

“A lot of minority-owned businesses—particularly recent immigrants—need this support to improve their recordkeeping or better understand how credit works,” says Candelas. “They also might not be aware of the opportunities that are available to them through small-business development centers and grants. We offer both one-on-one and group instruction, often working through nonprofits and other organizations.”

Originally from Juárez, Mexico, Candelas emigrated to the United States with his family at the age of five. He joined Wintrust’s Barrington Bank & Trust Company in 2018 after working as a consumer loan officer for a credit

union and then briefly trying to build his own logistics business. Community service is something of a family tradition.

“My dad’s a doctor who is devoted to his patients, and my twin brother is an assistant pastor at a church in Joliet, Illinois,” he says. “I’m doing my part by creating opportunities for people to succeed. If I had this kind of help when I was a business owner myself, it could have made a difference. But it’s rewarding to help others.”

In addition to working with small businesses, he handles educational programming for people of all ages, including elementary, middle, and high school students. Sometimes the subject can be as basic as how to manage a checking account.

Says Candelas, “As for Money Smart courses, they allow for a significant amount of flexibility in the way they are taught. So, I can tailor the content to the needs of each audience. I love the diversity of topics, and I’m happy to teach anything I know about. And if it isn’t my area of expertise, I’ll find the appropriate person.”

# Supporting Homeownership and Affordable Housing

Along with traditional mortgage loans, Wintrust offers innovative products that make homeownership more accessible for low- and moderate-income (LMI) homebuyers. We help them assess the related benefits and risks. Since homeownership isn't always an option, Wintrust also invests in affordable housing initiatives across Chicagoland and southern Wisconsin.

## Prioritizing affordable mortgage loans for homeowners

Our mortgage loan origination and servicing operations are primarily consolidated within the Wintrust Mortgage division, which serves diverse markets throughout all our service areas. Employees are trained to follow a comprehensive set of fair lending practices, and Wintrust Mortgage follows nondiscriminatory loan policies.

Each Wintrust Community Bank is an Equal Credit Opportunity Lender. As such, they do not discriminate against a credit applicant on the basis of race, color, religion, national origin, sex, marital status, age\*, familial status, handicap status, sexual orientation or gender identity. They also do not discriminate because all or part of the applicant's income is derived from any public assistance program or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act, or on any other prohibited basis.

\* Provided the applicant has the capacity to enter into a binding contract.

Wintrust Mortgage continually evaluates its products, programs, and personnel so that it is well positioned to offer responsible, affordable, and sustainable mortgage financing solutions to underserved markets. For example, Wintrust Mortgage has partnered with [Chicagoland Habitat for Humanity](#) for the past seven years on a special program that features below-market-rate mortgages.

Among this mortgage product's many benefits, homebuyers can purchase homes with loan-to-value ratios as high as 97% without the need to obtain private mortgage insurance. Borrower credit scores can be as low as 620. Unlike many other lenders, Wintrust Mortgage also permits the use of secondary financing and down payment assistance programs.

The table that follows reflects the total loans we have made through the Habitat partnership over the past five years as well as through affordable mortgage programs created by the City of Chicago, Cook County; Federal Home Loan Bank of Chicago; Fannie Mae, and the Illinois Housing Development Authority (IHDA). In 2023, Wintrust Mortgage was a top IHDA lender for the ninth straight year.

### MORTGAGES FUNDED THROUGH SELECTED AFFORDABLE LENDING PROGRAMS IN ILLINOIS AND WISCONSIN

	UNITS	LOAN VOLUME
2019	912	\$71,371,065
2020	1,167	\$99,363,033
2021	1,315	\$109,203,403
2022	1,034	\$107,319,011
2023	1,733	\$207,003,781
<b>Total</b>	<b>6,161</b>	<b>\$594,260,293</b>



Keyyon Weathersby in front of his new home with Wintrust Loan Officer Don Meadows.



## Increasing access to homeownership through Thrive Housing Initiative

Homeownership is one of the keys to generational wealth, yet across the United States, minority borrowers are underrepresented in mortgage origination volume. In Chicago, 68% of dollars loaned for mortgages go to majority-white neighborhoods compared to only 8% and 9% for majority-Black and majority-Latino neighborhoods, respectively.\* This discrepancy, along with others that reflect obstacles to homeownership, drove Wintrust Mortgage to launch the Thrive Housing Initiative in January 2023.

Through Thrive, we are making more than a dozen strategic investments in products, people, and partnerships that should lead to increased mortgage lending among LMI communities. We see significant opportunities for closing this mortgage gap given that 95% of estimated LMI consumers have credit scores high enough to qualify.\*\*

Among our Thrive activities, Wintrust Mortgage joined the Freddie Mac Special Purpose Credit Program, BorrowSmart, in mid-2023. This new loan product enables Wintrust Mortgage to offer a low-down-payment loan option that can be combined with other forms of down payment assistance for qualifying very low-income to low-income homebuyers. On the recruitment front, we expanded the number of diverse mortgage loan originators who serve first-time homebuyers in the Chicagoland and Milwaukee markets.

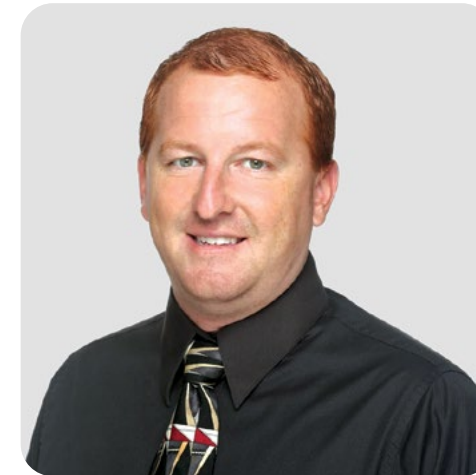
As part of our educational outreach, Wintrust Mortgage initiated homeownership education opportunities over the summer to help individuals and families preparing for homeownership to understand the mortgage loan process and available low-down-payment options. This included a presentation to Mercy Housing in Chicago. Another presentation took place at the [Neighborhood Housing Services of Chicago](#) West Side Housing Fair, which was attended by 400 people.

## Funding Multiple Affordable Housing Developments

Wintrust continues to invest in initiatives that can increase or enhance the quality of affordable housing in Chicagoland. We are a contributor to [The Resurrection Project](#), which has been working to revitalize predominantly LMI communities of color on the city's southwest side since 1990.

Among our activities in 2023, Wintrust invested \$12 million in a new fund launched by the [National Equity Fund \(NEF\)](#), a Chicago-based nonprofit and a leading national syndicator of low-income housing tax credits (LIHTCs). Since 1987, the NEF has invested more than \$19.2 billion in more than 3,100 developments that have created affordable housing and helped revitalize neighborhoods. We also invested \$11 million with [Cinnaire](#), another nonprofit LIHTC syndicator with a three-decade track record in developing affordable housing.

Additionally, Wintrust closed on a \$10 million investment to support the rehabilitation of Albany Terrace Apartments in Chicago's Little Village. This 350-unit Chicago Housing Authority senior high-rise has had limited levels of investment since its construction more than 60 years ago. The building will also be converted from its original public housing platform to a Project-Based Section 8 development, ensuring that the units remain permanently affordable to low-income households.



### THE WINTRUST WAY

## Brian Ortinau

Office Manager  
Veterans First Mortgage

A former intelligence specialist in the U.S. Marine Corps, Brian Ortinau understands the challenges that veterans can face when they decide to purchase a home.

"Many don't have a lot of money saved or might not have great credit, so we help educate them on the entire borrowing process and explain their options," says Ortinau, who has worked at Veterans First Mortgage since 2016. "We specialize in VA mortgage loans, and some veterans may not realize that a down payment isn't mandatory with this type of loan. Others may have received Permanent Change of Station orders and are trying to buy a home on the other side of the country. Everything we do is geared specifically toward meeting those unique needs."

Raised in Naperville, Illinois, Ortinau enlisted in the U.S. Marine Corps in 1999 at age 19. He served eight years as an active reserve Marine and was deployed to Jordan in support of Operation Iraqi Freedom for part of that time.

He also earned bachelor's and master's degrees along the way. After teaching for two years at a Naperville high school, Ortinau packed up his car and moved to San Diego, where he had undergone basic training and still had ties.

"A few years later, a neighbor who worked for Veterans First Mortgage helped me get a job there as a purchase loan officer, and connecting with other veterans day in and day out was great," Ortinau says. "We were acquired by Wintrust a few years later, but very little changed here as a result because they understood and respected our model."

Although teaching is long behind him now, Ortinau believes that his former career continues to play an important role.

"It helped make me a better communicator," he says. "And so much of what we do here is explain how things work."

\* City Bureau and NPR affiliate WBEZ research on mortgage trends in Chicago from 2012 to 2019

\*\* 2022 TransUnion study, [Where Will Growth in Mortgage Originations Come From?](#)

# Empowering Small Businesses

Thriving businesses play a key role in strengthening our communities, and Wintrust serves small- and medium-sized companies of all types across our service areas. Among them, we proudly support businesses owned by people of all backgrounds, including women, minorities, and veterans.

Whether a business is just opening its doors or hoping to expand after operating for decades, Wintrust Community Banks are positioned to help them grow. In keeping with our overall approach to banking, credit decisions are typically entrusted to employees at the local level who know the customers and communities they serve. Additionally, our commercial banking arm includes a variety of specialized banking teams that serve customers in areas including construction, franchise lending, employee stock ownership plans, and nonprofit organizations.

## Serving as one of the Midwest's top SBA lenders

In addition to traditional business loans, Wintrust has a dedicated Small Business Administration (SBA) lending team that specializes in serving the unique needs of local businesses. We make SBA loans—largely guaranteed by the U.S. Small Business Administration—from \$150,000 to \$10 million.

SBA loan rates are much lower than alternative nonbank funding sources such as credit cards, merchant advances, factoring, or finance companies. More than 90% of our SBA loan volume goes to businesses that have been in operation for at least two years, but we also provide financing to new businesses with no prior operations or revenue.

As a community bank, we try to maintain an ongoing relationship with these borrowers and frequently provide them with additional banking services. For customers who require accounting, legal, or operational assistance, we often refer them to appropriate professionals outside the bank.

**In 2023, we provided SBA loans totaling more than \$165 million. A few of the SBA loan options we offer include the following:**

### SBA7a Loans

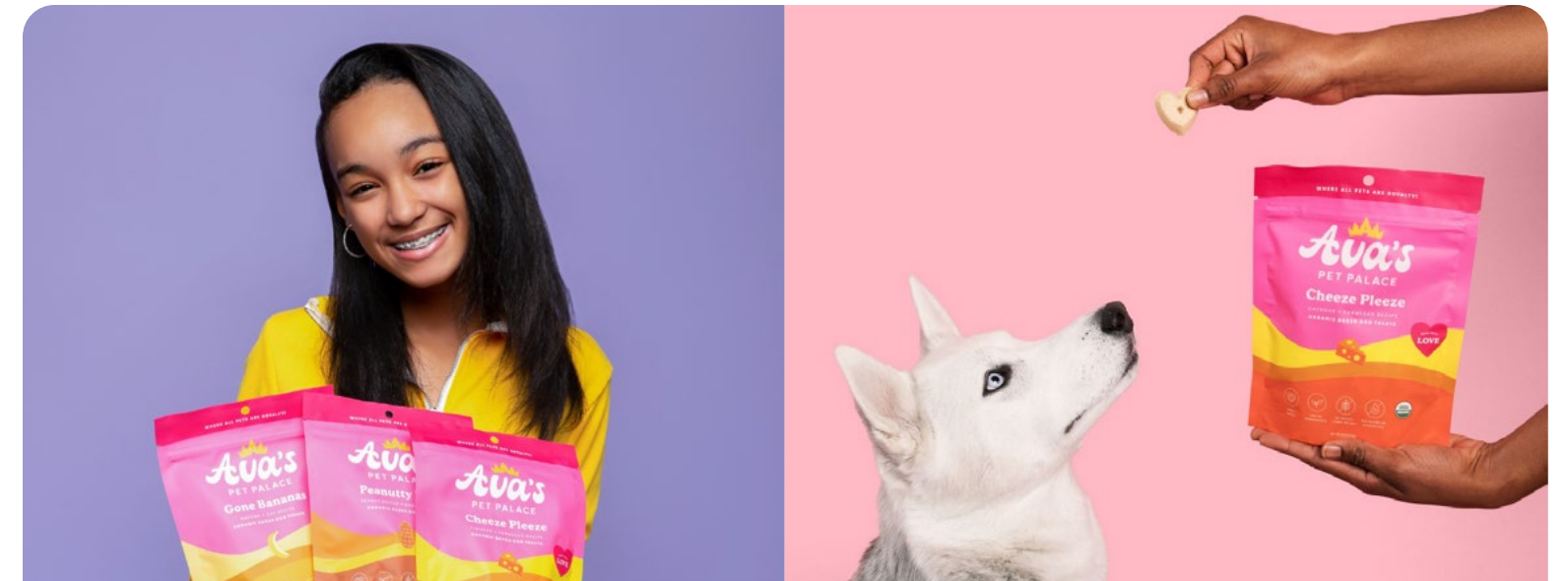
This type of loan provides a straightforward solution for businesses in need of up to \$5 million. It can be used to help with expansion, purchase another company, or improving cash flow through longer amortization of capital expenditures.

### SBA Express Loans and Lines of Credit

Providing from \$150,000 to \$500,000, these products offer faster turnaround times than other SBA loans. Businesses can also expect lower down payments on fixed assets, longer amortization of business expansion loans, and financed fees.

### SBA 504 Loans

For businesses that need new equipment or a larger space, these loans can provide up to \$10 million to cover the costs of equipment or real estate. SBA 504 loans are longer-term loans with fixed-rate financing on a portion of debt. Construction financing is also available.



## Funding a Passion for Pet Treat Sales

Ava's Pet Palace is like a lot of small businesses. Its founder, Ava Dorsey, launched her organic pet treats company in 2016 at her home in Chicago. And it initially contended with its share of resistance in the marketplace. Unlike a lot of businesses, its founder was only eight years old at the time.

Despite her age, Dorsey's tenacity and passion for animals fueled her company's growth. Unwavering family support also helped. Today, this certified minority-owned business sells dog and cat treats via its [website](#) to pet owners in all 50 states. Its products can also be found in more than 125 Target locations in 13 states.

Success would create cash flow challenges along the way. In 2021, Ava's Pet Palace turned to Hyde Park Bank, a Wintrust Community Bank, for help.

"They believed in us enough to give us a significant amount of money to build inventory," says Ina Jones, the company's president. She is also Dorsey's mom, who left a career in commercial real estate to oversee the business.

"Being a high school student is still Ava's full-time job," she explains.

The relationship with Hyde Park Bank began with a line of credit, which the bank increased twice along the way. Ava's Pet Palace has seen its revenue double since they began working together. In 2023, Hyde Park Bank helped the company obtain an SBA loan as well.

"They have really taken a lot of time to understand who we are and how we are trying to grow," says Jones.





### Helping a Local Business Broaden Its Footprint

Since 2019, residents and visitors in Chicago's Logan Square neighborhood have been enjoying the quality and convenience of [necessary & sufficient coffee](#)®. In fact, this grab-and-go window owned by Kate Vrijmoet has been so successful that it helped revitalize a neglected block where three other women-owned businesses have subsequently set up shop.

After securing a \$50,000 line of credit from Wintrust, Vrijmoet was able to open a second location—a full-service café—in the Printers Row neighborhood in 2023.

“I wanted to shore up cash flow while doing the build-out and had applied to other banks,” she explains. “I had either been turned down or offered minimal amounts. Wintrust was the first bank that offered me what I needed. As a woman in business, it can be a lot harder to get funding, but they have been very responsive.”

### Identifying new ways to support small-business customers

Wintrust Community Banks continually look for new ways to establish and strengthen partnerships with local small businesses. For example, as member institutions of the Federal Home Loan Bank of Chicago (FHLBC), 14 of our bank charters submitted applications on behalf of a local customer to the FHLBC Community First® Accelerate Grants for Small Business program in 2023. All 14 of these small-business customers won the maximum grant for a total of \$350,000. This funding can be used for a variety of purposes such as purchase or improvement of property, equipment, workforce development, or technology.

We also began working with the [Illinois Small Business Development Center \(SBDC\)](#) at the Chicagoland Chamber of Commerce, which provides expert advice, workshops, and other resources to assist new and existing businesses in meeting their growth objectives. Wintrust now supplies a speaker at each of the SBDC's monthly sessions to discuss the banking and related needs of early-stage startups and established businesses alike. A team of Wintrust consultants also helps businesses that require banking services to set up accounts, obtain startup capital and SBA loans, or access other products.



#### THE WINTRUST WAY

### Nancy Kuzma

Senior Vice President, Community Banking Manager  
Old Plank Trail Community Bank

Spend a few minutes talking to Nancy Kuzma, and it quickly becomes clear why she chose a career in community banking.

“I'm the youngest from a family of 11 kids, and we had two wonderful parents who taught us all the importance of serving and helping others,” she says.

Kuzma worked in community banking for several years before joining Old Plank Trail Community Bank, a Wintrust Community Bank, in 2012 as a branch manager in Frankfort, Illinois. She was soon asked to start a small-business team to help meet the needs of LMI neighborhoods.

“It was really challenging, but I knew it was the place where I wanted to be,” she recalls. “I learned a lot by just listening to business owners. Many were intimidated to go in and talk to a banker because they didn't know what questions to ask. We also had to build trust with them.”

That led the bank to begin hosting a series of outreach events on a variety of topics such as cash flow, recordkeeping,

and credit. The response was overwhelmingly positive and helped attract new customers. Among Kuzma's many success stories, she has provided support for the growth of [GWO Trucking & Construction, Inc.](#), based in Matteson, Illinois, since 2018. Over that time, this women- and minority-owned business has experienced a significant increase in revenue.

“Nancy is truly amazing,” says Mirion Green, GWO's founder and president. “I first met her at an outreach event. When I told her about my goals, she helped me map them out. Whenever we have needed a line of credit or anything else, Nancy has always delivered. She helped with PPP [Paycheck Protection Program] and SBA loans as well.”

Today, GWO Trucking & Construction maintains several accounts with Old Plank Trail Community Bank, and Green and her family do much of their personal banking there as well. She has also become a mentor to other women business owners.

Says Kuzma: “I know you hear this from a lot of people, but I don't feel like this is work because I love what I do.”

# Embracing Giving and Volunteerism

Since opening our first location in 1991, Wintrust has helped invigorate our communities through traditional philanthropy and an employee commitment of volunteerism. Moreover, we continue to empower our individual banks as well as wealth management and specialty finance businesses to identify and meet the needs of their specific communities.

## Focusing on local needs

Many of our banks and other businesses operate in low- and moderate-income (LMI) neighborhoods across Chicagoland and southern Wisconsin. Wintrust employees who live or work in these communities are best positioned to identify the most effective ways we can be of service—be it in support of education, health care, hunger relief, financial health, or in filling other gaps to benefit children and families. That is why a sizable share of our contributions go to local recipients rather than larger organizations with national footprints.

Wintrust donated more than \$15 million in 2023. Our employees also collectively volunteered more than 27,000 CRA hours of their time. The following are just a few examples of organizations we supported during the year and how they utilized our funding:

### BOTTOM LINE

Founded in 1997, [Bottom Line](#) has helped Chicago-area students of color from under-resourced neighborhoods get into college and successfully launch careers. In addition to supporting this nonprofit with a financial contribution, we have given first-generation college students an opportunity to shadow employees through weeklong summer externships at FIRST Insurance Funding. Based in Northbrook, FIRST Insurance Funding hosted five externs in 2023, providing them with a glimpse of what it's like to work in the corporate world and giving them experience. Each participant was partnered with a mentor to provide guidance and coaching and increase networking opportunities.

### CHICAGO PUBLIC LEAGUE FLAG FOOTBALL SUMMER PROGRAM

In 2023, USA Football partnered with the interscholastic athletic branch of Chicago Public Schools to launch the [High School Girls Flag Football](#) summer league. Wintrust was the sole corporate sponsor of this new league, which provided opportunities for more than 200 female student-athletes to compete and improve their skills. Many summer participants went on to play for one of Chicagoland's more than 100 teams during the fall season.

### CRISTO REY NETWORK

The Chicago-based [Cristo Rey Network](#), which comprises 38 Catholic high schools across 24 states, has long been known for its rigorous college preparatory academics and unique Corporate Work Study (CWS) program. A long-standing financial supporter, Wintrust has also provided CWS program opportunities for more than 100 students in Chicagoland and Milwaukee since 2014. Students in the program join a Wintrust business unit to learn on-the-job skills.



### Building On Our Habitat for Humanity Commitment

For the past several years, Wintrust Mortgage employees have volunteered their time and know-how to [Habitat for Humanity](#) build days. They continued this tradition four separate times during 2023, with more than 30 employees helping to build, rehabilitate, or repair homes in Illinois, Iowa, and Minnesota. Support for veterans is an important priority across our businesses as well. As part of this commitment, Wintrust employees expanded our Habitat relationship by working on Veterans Build events in Chicagoland and San Diego.

### INTENTIONAL SPORTS AND NORTH AUSTIN CENTER

With the opening of the North Austin Center in 2023, Wintrust is helping close the opportunity gap in youth sports for multiple underserved neighborhoods on Chicago's west side. [Intentional Sports](#), which was instrumental in the development of the 150,000-square-foot sports and community center, named Wintrust its Champion Partner.

Our contribution allows this nonprofit to provide more than 20 hours of free or low-cost programming each week. Additionally, we help fund wraparound support services provided by on-campus community partners [After School Matters](#), [By The Hand](#), and [Grace and Peace Church](#).



## Funding Research to Improve Health Equity

Since 2019, Chicago-based [Northwestern Medicine](#) has been working to better understand and address the barriers that can impact a patient's ability to access health care. With a five-year financial commitment from Wintrust, the initiative led by Mita Sanghavi Goel, MD, aims to provide patients who have needs related to social determinants of health (SDOH) with the best possible health outcomes.

SDOH are the conditions in the environments where people are born, live, learn, work, play, worship, and age that affect outcomes and risks related to health, functioning, and quality of life.

The project helps identify barriers to accessing health care and the ability to be healthy. In collaboration with [Erie Family Health Centers](#), Dr. Goel aims to promote regular mammograms and reduce racial and ethnic disparities in breast cancer mortality by identifying and mitigating underlying causes of breast cancer in at-risk groups.

Erie Family Health Centers serve 80,000 patients at 13 locations across Chicagoland. More than 50,000 of their patients have been screened for SDOH using questionnaires since the project began, with one-third of respondents indicating that they have at least one social need. Common issues include difficulty paying bills, food insecurity, lack of transportation, and high child care costs. After they receive completed forms, the care team connects patients with appropriate local resources.

Over the next year, Northwestern Medicine will further its work through a collaboration with AllianceChicago, a nonprofit coalition dedicated to achieving health equity for vulnerable groups. By studying AllianceChicago's data, Northwestern Medicine hopes to provide more insights into the specific social risks that influence the health of people in different communities.

## METROPOLITAN FAMILY SERVICES

[Metropolitan Family Services](#) provides a wide variety of programs and services designed to empower families and help them realize their full potential. It focuses on four core areas: education, economic stability, emotional wellness, and empowerment/legal aid. Wintrust's contribution helped support their programs throughout metropolitan Chicago, DuPage County, and beyond. For our service and support, the organization presented Tim Crane, President and CEO, and Wintrust with its 2023 Legacy Award.

## HOME OF THE SPARROW

Since 1987, [Home of the Sparrow](#) in Woodstock, Illinois, has provided shelter and support services for women and children in need. Some are victims of domestic abuse, while others experience unforeseen housing or financial crisis events. Crystal Lake Bank & Trust, a Wintrust Community Bank, helps provide global financial support to the organization, while also supporting the individual needs of clients through programs like Money Smart, second-chance checking accounts, and credit builder loans. Jim Thorpe, CEO of Crystal Lake Bank & Trust, serves as the vice president of the board of directors and was part of a leadership team that helped locate and purchase a new building to call home.



### THE WINTRUST WAY

## Richard Murphy

Vice Chairman & Chief Lending Officer  
Wintrust

Richard Murphy is quick to respond when asked why he serves on the board of directors of so many community organizations in the Chicago area.

"The adage that 'to whom much is given, much is expected' is a big part of it," says Murphy, whose tenure with Wintrust dates to 1993 when he helped launch Hinsdale Bank & Trust Company. "We have become one of the largest banks in the country, and we must stay engaged with the communities that have given us so much. Part of that means investing in institutions that help make a real difference in people's lives here."

As examples, Murphy points to the work being done in education and health care by nonprofits such as [Big Shoulders Fund](#) and [Shirley Ryan AbilityLab](#). He began working with Big Shoulders Fund two decades ago as part of a New Year's resolution and takes pride in the work it has done to keep schools open in struggling neighborhoods. This organization also provides more than 60 types of scholarships to students in need.

Shirley Ryan AbilityLab, the nation's top-ranked physical medicine and rehabilitation research hospital, is crucial to Chicago's role as a leader in medical care.

"Rich has steadfastly supported our work as a board member and through his family's generous giving for many years," says Shirley Ryan AbilityLab Chief Operating Officer Laura Ferrio. "His unwavering commitment has made a meaningful difference for our organization and patients."

Murphy has worked closely with other organizations as well, including [After School Matters](#), and he has taken away an important lesson from his participation with all of them. "The past few years have been tough economically, and it would be easy just to throw up your hands," he explains. "But without these institutions, the threads of our communities start to pull apart. So, I see any challenges as a call to action. Chicago and Wintrust are successful when everyone puts their shoulder to the wheel."



# Prioritizing Our Employees



Wintrust employees are the heart of our business. Our collaborative and inclusive culture empowers the people who bring their expertise, integrity, and customer service to work every day. We respect and reward the unique talents each employee brings to help serve our customers and communities. Our teams work together—with our leaders as coaches and mentors—to do good in a workplace that encourages everyone to be their best.

← Employees participating in Lurie's Corporate Cup Challenge



## Focusing on recruitment, retention, and career development

Wintrust employees are entrepreneurial, customer focused, and team oriented. We aim to recruit and retain people who work together to serve our customers and improve our communities in a way that represents our brand and values.

To attract talented employees, we offer programs that enrich their overall financial, professional, and personal well-being. Wintrust provides employees with total rewards that include:

- Competitive base pay and bonus opportunities
- A wide array of generous benefits
  - Medical, dental, and vision insurance
  - Life insurance
  - Disability insurance
  - Eight weeks of 100% paid maternity leave
  - Adoption assistance
- Extensive training and development
- Time off and community involvement opportunities

Wintrust employees are encouraged to upskill in ways that energize them, and create a learning path that will help them meet their goals. When Wintrust employees learn and grow, that benefits our entire company. That's why we offer leadership and professional development programs that help shape the future for all of us. From new-hire orientation to our executive development programs and all stops in between, we are focused on a learning strategy that builds better lives for the Wintrust team.

# 217,000+

training hours in 2023

## Supporting employee health and wellness

Wintrust recognizes that both physical and mental well-being are essential for each person to reach their full potential. We support our employees and their families by providing access to wellness tools and opportunities for learning and taking action to focus on their health.

### In 2023, Wintrust offerings included:

- A new behavioral health microsite
- Four wellness webinars focusing on behavioral health, stress, and emotional well-being
- Four virtual yoga events
- One-on-one nutrition coaching
- Our annual biometric and flu shot event (available both on site and off site)
- Virtual Wellness Week
- The fitness center at our corporate campus

## Pairing for opportunities through mentorship and sponsorship

Wintrust recognizes the critical role of building a sense of community and fostering collaboration among our employees. Given the distributed nature of our bank charters and diverse business lines, we face unique challenges in nurturing these connections. Our strategic response to these challenges involves creating robust mentorship and sponsorship opportunities across the organization to create pathways for new partnerships. These partnerships play a key role in enhancing our organizational strength, boosting job satisfaction and employee engagement, and expanding strategic knowledge and skills across Wintrust.

These programs benefit the entire employee base. This expansion ensures balanced representation and opens doors to high-potential talent across the organization. Our partnership-based programs are designed to foster both personal and professional growth while also laying the groundwork for a more diverse, inclusive, and dynamic future leadership.

### PROGRAMS DESIGNED WITH PURPOSE

Wintrust's focus on developing leadership and fostering growth is exemplified in our mentorship and sponsorship programs. These initiatives are thoughtfully designed to align with our organizational goals and to cater to the diverse needs of our employees.

**Paired to Win: Advocacy** was launched in 2022. The highly selective one-on-one sponsorship program pairs rising leaders with senior executives. The 12-month program utilizes structured leadership development modules that can be adapted to allow the flexibility needed to meet the participants' individual goals. The latest cohort kicked off in December 2023, and 72% of proteges identify as women.



### Signing On to Expand Hiring of Veterans

Wintrust demonstrated our support for the armed services by committing to interview veterans who apply for employment through the U.S. Army's Partnership for Your Success Program. Wintrust President and CEO Tim Crane participated in a signing ceremony with Gen. Gary Brito, Commanding General, U.S. Army Training and Doctrine Command.



In 2023, more than 1,300 employees enrolled in Paired to Win: Mentoring, recording

**7,000+**

mentoring hours

**Paired to Win: Mentoring** was introduced in 2023. This program leverages a user-friendly online platform to facilitate scalable mentorship across Wintrust. In the inaugural year, we saw 25% of our employee population enroll in this six-month mentoring journey.

Capturing the success of the program, one participant said, “I believe this was the most successful mentor/mentee program I’ve been involved in, primarily because of the program’s structure and accountability, which was reinforced through the periodic check-in requirements from the program’s software.” This sentiment highlights the effective blend of structure and personal engagement that the program fosters.

The program’s success is evident in its far-reaching impact. We saw comparable participation numbers across each entity, showcasing the program’s broad appeal and effectiveness. Impressively, 80% of the matches were cross-entity and 90% were cross-departmental, facilitating a wide range of perspectives and experiences. Employee engagement was also notable, with more than 1300 employees participating, leading to 771 relationship matches at the start of the program. Participants recorded more than 7,000 mentoring hours. The program saw a remarkable 96% retention rate among participants.

We see the program as more than a professional development initiative; it’s a testament to our goal of creating a workplace where personal growth and meaningful connections thrive. We are proud to have launched an improved eight-month program in January 2024 during National Mentoring Month. Paired to Win stands as a cornerstone in our efforts to build a dynamic, inclusive, and supportive work environment.



### THE WINTRUST WAY

## Michael Harris

President  
Beverly Bank & Trust Company

As president of Beverly Bank & Trust Company, Michael Harris knows the importance of improving bottom-line results. He also believes in the value of creating safe spaces, which directly contribute to stronger bottom lines.

“Employees should be able to bring their best, authentic selves to the workplace,” he explains. “I think we are understanding in corporate America that teams function better and have higher rates of productivity in psychologically safe environments. I try to help foster this by figuring out what is important to our teams collectively and individually, making sure that aligns with our mission and values, and addressing any gaps. Do I get it right every time? Absolutely not. But I pride myself on being a good listener.”

When Harris joined Wintrust in 2019, he did so in part because he wanted his work to be more aligned with his passion for helping minority youth who didn’t have his advantages. His father had been a certified public accountant and his stepfather a telecom executive, so he never had to worry about food insecurity and other challenges he saw around him.

“My father and stepfather gave me a life that was better than theirs, and I had an obligation, not just to my own family, but to the greater society,” says Harris.

“Wintrust’s community work mirrored what I was doing individually, and I was allowed to expand my role with organizations such as Youth Guidance and encouraged to join the board of the Chicago State Foundation (CSF).”

Although Harris did not attend Chicago State, he has long felt a connection to the institution. It helped his father get an education after a challenging upbringing and a stint in the U.S. Army.

“My father owes everything to Chicago State for the path that it put him on,” notes Harris. “So, I was elated to join the CSF board. It has made such an important impact in our communities and on my family specifically.”

Harris sees passion, curiosity, and integrity as keys to being a successful Wintrust employee—at Beverly Bank & Trust Company or at any other charter.

“I think any successful person at our bank is someone who really wants to look beyond the numbers and understand why people do what they do,” he explains. “It’s not just about providing a customer with a line of credit or some other product; it’s about mission alignment and forward-looking goal achievement, so that in the end we are not a commodity, but a trusted partner.”





Advancing  
**Diversity,  
 Equity  
 & Inclusion**



Wintrust aims to foster a culture of diversity, equity & inclusion (DEI). We live our values as a community bank by recognizing the unique perspectives of our employees and customers and by providing both with the opportunities they need to succeed. Wintrust's people reflect the rich diversity of cultures and backgrounds across the neighborhoods and cities we serve.

← Employees participating in Lurie's Corporate Cup Challenge



## Creating an inclusive culture

Wintrust's focus on DEI is guided by the One Wintrust Diversity, Equity & Inclusion Roadmap. This strategic framework directs our efforts across four key areas: workforce/workplace, customers, communities, and strategic partnerships. Within it, each of our businesses and banks determines which programs and projects meet their unique needs and opportunities for growth.

Wintrust's goal is to build an inclusive workforce that mirrors the diverse communities we serve. As of December 31, 2023, women made up 56% of our workforce, and 35% of our workforce was ethnically diverse.

Each business unit is responsible for its own DEI plans, with support and progress check-ins. Key internal stakeholders—including human resources talent managers, senior leadership teams, and boards of directors—engage in the strategic planning process.

At the same time, we are working to increase diversity through our early-career pipeline. The Wintrust Credit Academy, a two-year rotational credit analyst program for recent college graduates, is one of the programs supporting this effort.

In our communities, we support racial and financial equity by working with local nonprofits and other external organizations. In 2017, we signed on to the [CEO Action for Diversity & Inclusion Pledge](#), which connects companies across the country to share best practices and deepen their work on DEI. We joined a related program, the CEO Action for Racial Equity Fellowship, in 2020.

Our partnership with the [Center for Entrepreneurship & Innovation](#) at the Chicago Urban League (CUL) provides Black entrepreneurs in Chicago with educational and technical resources to support their growth. In 2023, Wintrust branches hosted six Access to Capital sessions for prospective homeowners and four first-time-homebuyer workshops. Wintrust also refers customers to CUL classes, coaching, and mentoring opportunities.

### Our Approach to DEI is Based on the Following Principles:

- Offering products and services that meet the needs of our customers and communities
- Building a diverse and inclusive workforce at each level of the company
- Engaging with external partners to invest in our communities

### Our Business Resource Groups

**Multicultural Professionals Network**  
(empowering all racial and ethnic identities)

**Women of Wintrust**  
(empowering employees identifying as women)

**Prism**  
(empowering the LGBTQ+ community)

**Leadership Coalition**  
(empowering leaders of all gender identities)

**Career Navigation**  
(empowering early-career or new employees)

### NATIONAL RECOGNITION FOR DEI EFFORTS

Wintrust has been honored with the 2023 American Bankers Association (ABA) Outstanding Overall DEI Program Award. This inaugural award celebrates ABA member banks for their impactful internal DEI initiatives. This accolade from the ABA is a reflection of our unwavering commitment to DEI and serves as motivation to continue our work in this area.

### Building community through business resource groups

We want all employees to feel welcomed and celebrated at Wintrust. One of the ways we break down barriers and foster connections is through our business resource groups (BRGs). Voluntary and employee-led, BRGs provide opportunities for employees to foster inclusion and understanding. The number of BRGs has expanded to a total of five since launching in 2019, and participation continues to grow. Membership in each is open to ALL employees and, as of 2023, approximately 18% of our workforce participates in at least one, a 5% increase over 2022.

Many of our BRGs host in-person and virtual events that offer valuable opportunities for employees to connect with each other as well as with community members and customers. In 2023, they hosted a series of panel discussions called Elevating Voices to recognize Black History Month, Asian American Pacific Islander Heritage Month, LGBTQ+ Pride Month, and Hispanic Heritage Month. These valuable events provided a vital touchpoint for employees to come together, network, and build community. Each featured a panel of Wintrust employees that identify with that community to share their experiences. Attendees joined to learn, support, and celebrate their colleagues. The employee volunteers who serve as BRG leaders continue to help develop strategic plans and goals for delivering increased value across Wintrust.



### Making It Easier to Come Together

Wintrust's Multicultural Professionals Network (MPN) hosted a networking reception at the Hyde Park Bank featuring guest speaker Wallace E. Goode Jr., executive director of the Hyde Park Chamber of Commerce, and a progressive dining experience with local restaurants. The event brought together employees whose locations often make it difficult to attend events at our Rosemont headquarters with local small businesses and celebrated the vitality and offerings of Chicago's Hyde Park neighborhood.



## Fostering employee connections by Happenstance

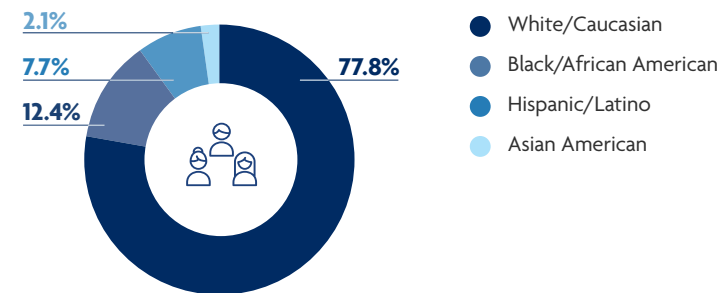
For the past three years, MPN has run the Happenstance networking program that it first conceived in response to the pandemic's isolating effects. This innovative program is designed to break down organizational silos and cultivate a sense of community, irrespective of location or job title. At its core, Happenstance champions the idea that personal connections are essential for building an inclusive work environment.

Employees from across the company are randomly matched each month, with the process intentionally blind to job level or department. These pairings set the stage for a 15-minute chat, facilitated by discussion prompts, with a colleague each is likely meeting for the first time. In 2023, at the peak of the program, Happenstance successfully engaged 303 participants. These interactions not only sparked new connections across diverse parts of Wintrust but also expanded perspectives, fostered empathy, and offered practice in establishing strong interpersonal relationships.

## Increasing diversity on our boards

To live our values as a community bank, we believe it is important that Wintrust reflect the communities we serve. That includes the boards of directors of each of the 15 bank charters that make up our Wintrust Community Banks. Each operates with autonomy to best meet the needs they see at the local level. As part of our strategy to serve our communities more effectively, we have made a concerted effort to expand diversity and representation across all our boards.

Since 2020, our board diversity, including women and racial/ethnic minorities, has increased by more than 13%. As of 2023, 40.7% of our board seats are held by diverse leaders including women and/or racial/ethnic minorities.



### GROWTH IN TOTAL BOARD REPRESENTATION\*



**4.2%**  
women



**14.1%**  
racial/ethnic minorities

\* From July 2020–December 2023.



### THE WINTRUST WAY

## Marianne Andrews

Vice President, Talent Management  
Wintrust

Marianne Andrews is compelled to ensure that everyone around her feels welcome and included—and that starts with a clear desire to connect with people.

“When I was studying to get my MBA degree at DePaul, I always ended up focusing on the people side of things” says Andrews. “So, that extended to my professional roles. I really like making connections and seeing how to get the most out of employees and create a great environment where everyone can thrive.”

The Wheaton, Illinois, native, who has worked as a human resources professional at Wintrust for five years, notes that her multicultural family makes her DEI commitment all the more personal. And when Wintrust launched the BRGs more than four years ago, she joined ALL of them. Andrews saw an opportunity to create connections with—and for—as many of her colleagues as possible. She helps lead MPN and has been an organizing force behind the scenes of key programs, including the Elevating Voices panels, Happenstance, subject matter chats, networking, and cultural events.

The Elevating Voices panels were a hit among employees. “The amount of feedback that we got after the events was great,” reports Andrews. “I’ve heard from both participants and from the panelists about how impactful they were.

It was a great way to learn from folks who we might not have heard from otherwise. And, importantly, it was a way for people to identify with and see people who had similar experiences to their own.”

Andrews has been gratified and excited by the positive reactions along with the openness and curiosity she has seen in her Wintrust colleagues—all driving increased connection.

“We DO have a diverse employee base,” says Andrews. “And MPN and the other BRGs are certainly a really great way to connect. It’s been a joy to interact with so many different people and get to understand the individuals that together make Wintrust special.”

Although most of these events tend to take place at Wintrust’s headquarters in Rosemont, she has also begun partnering with the leadership of Wintrust’s charters to plan events closer to where their employees work.

“We always offer the virtual option and have some really great interaction and attendance that way, but it’s just not the same as being able to show up at events and rub elbows with someone whom we might not normally see,” she says.





# Protecting the Environment



We all depend on the health of our planet. Wintrust works together with our employees, customers, and communities to conserve resources and to limit our impact on the environment. We are making strides in better understanding our environmental profile and establishing strategies to address the climate crisis, first in our own operations and longer term across our value chain.

← Wintrust employees and community members plant trees in the Village of Markham, Illinois



## Conserving our resources

Wintrust’s environmental strategy begins with carefully managing the impacts of our own operations, including energy, water, and waste. Although our offices and bank branches do not have a significant impact on the environment compared to many businesses, we work to reduce our resource consumption by adopting efficient building standards and technologies and pursuing renewable energy solutions where possible.

Our policy includes pursuing energy-efficient measures, such as high-efficiency HVAC equipment and windows, LED lighting, and lighting sensors for any new construction projects. We aim to meet or exceed best-in-class green building standards in any new construction or renovation. As a standard practice, we also recycle or reuse construction materials and furniture following renovations, rather than sending them to the landfill. Our Rosemont campus utilizes geothermal energy and participates in a demand response program through our local utility.

Although Wintrust locations do not use a significant amount of water, we make efforts to conserve what we do use by installing low-flow toilets and automatic faucets wherever possible. We also have worked to reduce paper use across our organization by encouraging customers to adopt electronic paperless statements, and we are expanding recycling programs at our facilities.

## Reporting Scope 1 & 2 emissions data

In 2023, we estimated our baseline Scope 1 and 2 emissions data from across our entire network for the first time. Scope 1 emissions are the greenhouse gases that come directly from sources that Wintrust controls or owns. Scope 2 emissions are indirect, or the greenhouse gases that are emitted from purchased electricity, steam, heat, or cooling.

With the data collection and monitoring tools in place to establish this baseline, we aim to better measure—and manage—our emissions levels in the coming years. With this increased understanding of our emissions profile, we plan to identify opportunities to improve our performance and report on our progress in future reports.

Our efforts to reduce emissions related to our corporate campus have resulted in a nearly 17% decrease since 2021.

### 2023 EMISSIONS ACROSS OUR NETWORK\*

Scope 1 emissions (CO <sub>2</sub> e)	3,189.2
Scope 2 emissions (CO <sub>2</sub> e)	15,417.5
Total Scope 1 & 2 emissions (CO <sub>2</sub> e)	18,606.7

### EMISSIONS AT OUR CORPORATE CAMPUS (in metric tons CO<sub>2</sub>e)

YEAR	EMISSIONS
2023	3,938
2022	4,194
2021	4,733



### Promoting Paper Recycling and Giving Used Laptops a Longer Life

Bank locations across the Wintrust footprint help increase paper recycling and information security by offering free shredding events to community members (left). Details and locations of upcoming shredding events can be found on our [events page](#). In addition, Wintrust’s donation of more than 200 laptops to Chicago nonprofit PCs for People provided the environmental benefit of keeping them out of the landfill (right). A win-win, the donation also helped meet a critical community need aimed at addressing the technology gap for local students.

## Taking stock of climate risks and opportunities

Our management-level Environmental, Social, and Governance (ESG) Committee, established in 2022, is charged with evaluating Wintrust’s current practices, as well as both the risks and opportunities related to climate change. Informed by recommendations from the Task Force on Climate-related Financial Disclosures, this committee created a charter and a formal ESG governance structure under the oversight of the Nominating and Governance Committee of the corporate board of directors.

We also continue to monitor and respond to changes in regulatory requirements for financial institutions regarding climate disclosures. Wintrust’s strategy includes targeted enhancements to our ESG governance and oversight as well as enhanced ESG-related transparency and disclosures. Governance and oversight of ESG-related risks is integrated into Wintrust’s broader Enterprise Risk Management governance and oversight structure through our ESG Committee.

\* Emissions profile based on Wintrust’s headquarters and 15 charters. Does not reflect data from leased facilities and one facility that was experiencing meter issues. CO<sub>2</sub>e refers to carbon dioxide equivalents, or the equivalent global warming potential to one metric ton of CO<sub>2</sub>.

The ESG Committee is chartered and mandated to support Wintrust's continued focus on appropriate corporate culture and conduct in the areas of corporate social responsibility and sustainability, and to coordinate our activities and initiatives in these areas. It oversees the development and implementation of processes to identify, measure, monitor, and control ESG-related exposure, including the impact of climate change and the transition to a low-carbon economy. During 2023, the ESG Committee developed Wintrust's first ESG Policy, which was approved by the Nominating and Governance Committee of the Wintrust board and now forms part of Wintrust's broader policy inventory.

## Offering climate-friendly investments

For the past decade, Wintrust's Great Lakes Advisors LLC (GLA) has been a leader in climate-friendly investing through its Climate Opportunities Net Zero Portfolio.

Part of Wintrust Wealth Management, GLA launched its Climate Opportunities portfolio in 2013 to give investors the opportunity to focus on climate solutions. Beyond divesting in fossil fuels, the fund is built around companies working toward a lower-carbon future through green buildings, renewable energy, sustainable agriculture, sustainable water use, energy efficiency, and pollution prevention. The fund aims to achieve market-comparable financial returns while supporting a more sustainable economy. As of September 2023, the GLA team managed more than \$100 million in climate-focused portfolios.

Investors in the Climate Opportunities portfolio reduced Scope 1 & 2 emissions by more than 5,500 tons via stock selection and carbon offsets compared to the S&P 500 between April 2022 and April 2023.



### Planting Trees in the Paintbrush Prairie

Working alongside The Morton Arboretum, a team of 16 Wintrust employees and community members, including Stephanie Kendrick and Dwayne Jones (pictured above), planted 18 trees to provide shade, beauty, and environmental benefits along a walking trail in the Village of Markham, Illinois, in October 2023.

Roger Agpawa, Markham's mayor, expressed gratitude for the effort, saying "The recent donation of trees and planting in the Paintbrush Prairie is greatly appreciated and helps the Indian Boundary Prairies to continue to be a world-renowned gem in the 'Prairie Capital of Illinois.'"



### THE WINTRUST WAY

## Bob Hutchinson

CEO  
Wheaton Bank and Trust

In addition to being a consummate community banker, Bob Hutchinson also happens to be an avid environmentalist and wildlife artist. While he's been a community banker for more than 30 years, his love of nature goes back even further, to when he was a child and enjoyed looking out the car window at all the open spaces along Illinois Route 59.

Hutchinson took note when those open spaces started disappearing and became housing subdivisions and shopping centers. So, when the opportunity arose to become a trustee of [The Conservation Foundation](#) about 20 years ago, he jumped at the chance.

"Like Wintrust, The Conservation Foundation is an organization of doers," says Hutchinson. "It's a hands-on group that preserves a lot of land and helps create better water quality by working with watershed land management."

The foundation has more than 5,000 members and 500 volunteers in northeastern Illinois. It preserves and restores open space and natural lands, protects rivers and

watersheds, and promotes stewardship of the environment. It has helped preserve more than 35,000 acres of open space in DuPage, Kane, Kendall, and Will Counties to date.

Over the past two decades, Hutchinson has helped the organization expand from two employees to nearly 45, with an annual operating budget of around \$3 million. The foundation operates as a land trust, serving as a conduit for helping forest reserves and park districts buy up land for preservation purposes. They also support the flora and fauna by coordinating river cleanups, running an organic community farm, providing environmental education programs for students, and promoting conservation at homes and businesses.

"Our goal at The Conservation Foundation is to preserve land forever," says Hutchinson. "For example, we just preserved a beautiful 50-acre piece of land along the lower Fox River through a conservation easement that has a rare ecosystem you won't see until you get to northern Wisconsin."





Maintaining Sound

# Governance & Ethics



Our business depends on our ability to earn and maintain the trust of our customers and community members. Wintrust fosters a culture devoted to fair and ethical business practices through leadership, training, and clear, consistent communications. A robust set of policies and processes supports that culture and drives us to follow through on this important commitment to our stakeholders.

← Wintrust Grand Banking Hall in Chicago

Wintrust was founded with a core commitment to doing the right thing. More than three decades later, we remain focused on operating in a way that maintains the well-earned trust of our stakeholders.

## Focusing on ethics & compliance

Wintrust employees—at every level, branch, and line of business—are expected to conduct themselves in an ethical manner.

The foundation of our commitment is found in our [Corporate Code of Ethics](#) (the Code), which is reviewed and approved by the board of directors annually. In addition to requiring compliance with all laws and regulations, the Code lays out standards and procedures for managing conflicts of interests, handling personal finances, and reporting unethical behavior, among other issues. The Code applies to all directors, officers, and employees of Wintrust and our subsidiaries.

Wintrust employees and directors are required to review and commit to following the Code annually. An additional [Senior Financial Officers Code of Ethics](#) outlines requirements and expectations around our financial records and statements for certain company executives.

Our compensation and performance management program, overseen by the board of directors, is based on a philosophy and culture of achievement and accountability. For more information, see our [2023 Proxy Statement](#).

Across all our business lines, Wintrust is dedicated to following the legal and regulatory requirements that govern our business throughout the jurisdictions where we operate. These include a variety of state and federal regulations on critical issues, including anti-money laundering, consumer compliance, and fair banking practices. We have instituted policies and programs to ensure that we maintain full compliance.

Wintrust maintains a clear set of policies that guide management and staff in the operation and administration of the bank. Our compliance team, overseen by our chief compliance officer, is responsible for the program in place to identify, monitor, mitigate, and report on risks.

### Key Board Practices

Our Wintrust Financial Corporation (WTFC) and local bank boards of directors align with best practices for high ethical standards and accountability, starting at the top:

- Directors are elected annually by majority vote.
- More than 85% of WTFC directors are independent.
- WTFC directors must be age 75 or younger to be elected and may not serve on boards of more than four other public companies.
- Every director is required to complete annual company training, and the majority of WTFC directors serve on subsidiary boards to better understand Wintrust operations.
- WTFC directors must own significant Wintrust common stock and are prohibited from hedging, short selling, or pledging common stock.

We are committed to treating each individual fairly, consistently, and equitably in all our lending, banking, and servicing functions. We do not tolerate discrimination in any form based on race, color, religion, national origin, sex, marital status, age, familial status, handicap status, sexual orientation, or gender identity, because all or part of an applicant's income is derived from any public assistance program, or because an applicant has, in good faith, exercised any rights under the Consumer Credit Protection Act.

To foster a culture of compliance and ensure a consistent approach to fair treatment and anti-discrimination, applicable employees are required to complete annual training covering fair and responsible banking. Our Fair and Responsible Banking Policy guides our fairness practices.

## Committing to fair marketing and communications

As a community bank, we recognize our responsibility to engage with all our customers fairly and responsibly. Wintrust aims to communicate clearly and fully explain details related to our products and services across our marketing and communications. We also respond to customer concerns promptly and courteously. We capture customer feedback, and the data is reviewed at all levels of the organization to identify trends and opportunities. That helps us to improve products and services, enhance customer relations, and identify process improvements.

## Reporting Potential Issues

Wintrust provides employees with multiple ways to report any suspected wrongdoing at the company, such as suspected violations of federal laws or questionable accounting and auditing matters. Our [Whistleblower Policy and Procedures](#) protect individuals reporting concerns from retaliation. Reports can be submitted confidentially through the Wintrust ethics hotline, which is available 24/7 via telephone or online, or to the board's Audit Committee or any member of senior management. The policy also protects employees assisting with any investigations conducted internally or by outside law enforcement.



## Taking a comprehensive approach to risk management

We provide customers across the country with a wide variety of financial services. In addition to commercial and community banking, we also offer mortgage lending, insurance premium financing, wealth management, and other specialty lines of business. As a result, we need to monitor an array of risks common to the finance industry, including changing economic and regulatory conditions, climate change impacts, competitive pressures, and cybersecurity concerns. In the regulatory space alone we face several changes, including adapting to new Community Reinvestment Act rules released in 2023, as well as pending Securities and Exchange Commission (SEC) guidance on climate disclosures.

The Wintrust Board of Directors oversees the risk management process and receive regular reports on risks facing the company. Additionally, our board committees take an active role in risk management for specific risk areas aligned with their area of responsibility, as outlined in our [2023 Proxy Statement](#).

Our Enterprise Risk Management (ERM) program, directed by our executive vice president and chief risk officer, identifies, measures, monitors, manages, and reports relevant risks.

### CLIMATE RISKS

Climate change is driving risks for businesses everywhere, including Wintrust. They include both physical risks from the warming climate and transition risks as the global economy shifts to lower-carbon energy sources. In terms of physical risks, we consider the impact of increasingly frequent severe weather, including flooding, hurricanes, tornadoes, and wildfires. We also consider longer-term shifts related to climate change, such as sea level rise and extreme heat, that have the potential to disrupt our operations and our supply chain, along with driving overall market volatility. Within our portfolio, we believe that Wintrust currently has relatively low exposure to areas subject to coastal flooding, wildfires, and other natural catastrophes. As of 2023, Wintrust only held approximately \$71M in mortgage loans located in 100-year flood zones.

We are also evaluating our transition risks, which could include increasing regulatory burdens and operating costs. Additionally, Wintrust continues to monitor reputational risks based on our customers' potential climate impacts.

We continue to improve our processes for embedding climate risk management within our ERM program and other risk management strategies.

### CYBERSECURITY THREATS

Financial institutions around the world are facing increasing cybersecurity threats, including data theft and ransomware attacks. Protecting our financial system and the private information of our clients and partners is a priority at Wintrust, and we invest significant resources in these efforts. We continue to identify opportunities to improve our approach to ensure that we are effectively responding to evolving risks.

Wintrust's robust cybersecurity program focuses on combating cybersecurity threats and safeguarding our information assets while protecting our customers' data and privacy. As a leading community bank, we use high-level security and encryption technology tools to monitor and protect customer data. In addition to our own highly skilled Information Security team, we partner with third parties and vendors, where appropriate, to identify and implement best-in-class cybersecurity technology.

Within Wintrust, we focus on increasing security awareness through employee education and events, and Wintrust's Security Operations Center operates 24/7 to detect, analyze, and mitigate threats. Externally, we help our small-business customers protect their data and combat fraud through webinars featuring industry experts, in-person seminars, and white papers. All customers can find guidance on how to identify common threats and avoid falling victim to common scams on the [security page](#) of our website.



### THE WINTRUST WAY

## Deb Hall Lefevre

Board Member, Information Technology and Information Security Committee Chair  
Wintrust

Executive Vice President and Chief Technology Officer  
Starbucks

Deb Hall Lefevre has always been drawn to technology. A high-energy problem solver, her passion for finding innovative solutions and helping organizations adapt to change has been a cornerstone of her career for the past three decades. A Wintrust board member since 2019, Lefevre brings that expertise—and deep experience in global business—to her role as chair of the board's Information Technology and Information Security Committee.

"I absolutely love the fast pace of technology and the capacity it has to transform how we live, how we play, and how we work," says Lefevre. "I have focused on bringing that into organizations I've worked with to help us thrive and meet our business goals."

Lefevre's career has included stints with well-known consumer brands such as Motorola, McDonald's, and Circle K, and she is currently the executive vice president and chief technology officer at Starbucks. Despite working for a company famously based in Seattle, this native of Sleepy Hollow, Illinois, still calls the Chicago area home.

"When I looked at joining a corporate board for the first time, Wintrust's entrepreneurial culture and focus on integrity aligned with my own values," she explains. "And I've seen how the company's community commitment plays out in every area it serves."

Helping oversee the governance function, particularly related to cybersecurity, is not just about making sure that Wintrust has cutting-edge technology, processes, and procedures in place to drive profitability. It is also about doing everything she can to make sure that Wintrust fulfills its commitment to protect the important information that customers have entrusted to the bank.

"Financial institutions like Wintrust have so much precious information," says Lefevre. "Our board is hyperfocused on governance both as a way to manage organizational risk and as a way to ensure we are serving and protecting our customers and our community."

# Sustainable Accounting Standards Board (SASB) Index

The index below maps our current disclosures for relevant ESG topics from SASB's Commercial Banks industry standard. All disclosures are based on Version 2023-12 of the SASB industry standard. All data and descriptions apply to our operations for January 1, 2023–December 31, 2023. Certain information is not disclosed within the index below because we believe that information (i) is not considered material or is confidential; (ii) could cause a competitive disadvantage to our business if publicly disseminated; or (iii) is not currently collected in a manner consistent with the related SASB metric. Our disclosure on these topics may evolve over time.

TOPIC	SASB CODE	ACCOUNTING OR ACTIVITY METRIC	LINK OR RESPONSE
<b>Data Security</b>			
	<b>FN-CB-230a.1</b>	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Any data breaches meeting the SEC's threshold for inclusion in financial filings would be disclosed in our 2023 10-K. There were no data breaches that required disclosure during the reporting period.
	<b>FN-CB-230a.2</b>	Description of approach to identifying and addressing data security risks	2023 Corporate Social Responsibility Report, <a href="#">p. 25</a> (Staying ahead of cybersecurity threats) <a href="#">Security and Fraud Management</a>
<b>Financial Inclusion &amp; Capacity Building</b>			
	<b>FN-CB-240a.4</b>	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	In 2023, our employees devoted more than 3,000 hours and reached more than 16,000 people through education sessions and other forms of financial instruction. More on the impacts of our affordable accounts and financial education efforts can be found in this report. 2023 Corporate Social Responsibility Report, <a href="#">p. 7</a> (Prioritizing financial education for all ages)
<b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis</b>			
	<b>FN-CB-410a.2</b>	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Our current efforts examine ESG risks, as well as opportunities, in our loan portfolio, and credit risk management processes are discussed in this report. 2023 Corporate Social Responsibility Report, <a href="#">p. 24</a> (Taking a comprehensive approach to risk management)



## Sustainable Accounting Standards Board (SASB) Index (continued)

TOPIC	SASB CODE	ACCOUNTING OR ACTIVITY METRIC	LINK OR RESPONSE						
<b>Business Ethics</b>									
	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Wintrust does not disclose total losses. However, in accordance with Securities and Exchange Commission requirements and US Generally Accepted Accounting Principles, Wintrust provides information regarding material legal matters in its 10-K and other applicable SEC filings. <a href="#">2023 10-K</a>						
	FN-CB-510a.2	Description of whistleblower policies and procedures	2023 Corporate Social Responsibility Report, <a href="#">p. 24</a> (Reporting Potential Issues) <a href="#">Corporate Code of Ethics</a> <a href="#">Whistleblower Policy and Procedures</a>						
<b>Systemic Risk Management</b>									
	FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Wintrust is not a globally systemic bank.						
	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	<a href="#">2023 Proxy Statement</a> , p. 5, 6–7, 13, 43						
<b>Activity Metrics</b>									
	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<table border="0"> <tr> <td><b>PERSONAL</b></td> <td><b>SMALL BUSINESS</b></td> </tr> <tr> <td>298,244 checking accounts totaling \$3,364,831,663</td> <td>60,492 checking accounts totaling \$2,413,099,520</td> </tr> <tr> <td>181,692 savings accounts totaling \$4,781,767,763</td> <td>8,445 savings accounts totaling \$1,008,392,927</td> </tr> </table>	<b>PERSONAL</b>	<b>SMALL BUSINESS</b>	298,244 checking accounts totaling \$3,364,831,663	60,492 checking accounts totaling \$2,413,099,520	181,692 savings accounts totaling \$4,781,767,763	8,445 savings accounts totaling \$1,008,392,927
<b>PERSONAL</b>	<b>SMALL BUSINESS</b>								
298,244 checking accounts totaling \$3,364,831,663	60,492 checking accounts totaling \$2,413,099,520								
181,692 savings accounts totaling \$4,781,767,763	8,445 savings accounts totaling \$1,008,392,927								
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Wintrust discloses the value of loans in its <a href="#">10-K</a> .						



## Forward-Looking Statements

The statements, estimates, projections, guidance, or outlook contained in this report include “forward-looking” statements that are intended to take advantage of the “safe harbor” provisions of the federal securities law. The words “may,” “might,” “will,” “would,” “should,” “expect,” “plan,” “anticipate,” “intend,” “seek,” “believe,” “hope,” “want,” “strive,” “aim,” “goal,” “predict,” “potential,” “continue,” “possible,” and similar words are intended to identify forward-looking statements. These statements may contain information about financial prospects, economic conditions, and trends and involve risks and uncertainties. Our actual future results, including the achievement of our targets, goals, or commitments, could differ materially from our projected results as the result of changes in circumstances, assumptions not being realized, or other risks, uncertainties, and factors. Such risks, uncertainties, and factors include the risk factors discussed more fully in our filings with the U.S. Securities and Exchange Commission, including our reports on Forms 10-K, 10-Q, and 8-K.

This report contains statements based on hypothetical scenarios and assumptions as well as estimates that are subject to a high level of uncertainty, and these statements should not necessarily be viewed as being representative of current or actual risk or performance, or forecasts of expected risk or performance. While certain matters discussed in this report may be significant, any significance should not be read as necessarily rising to the level of materiality used for the purposes of complying with or reporting pursuant to the U.S. federal securities laws and regulations, even if we use the word “material” or “materiality” in this report.

### Photography

Front cover: (top row, left to right) Sheila Alvarez; Dewayne Jones, Stephanie Kendricks;  
(bottom row, left to right) Mirion Green, Nancy Kuzma; Wintrust employee  
Back cover: Pastor Corey Brooks, Lakeisha Isom

Content: BuzzWord, [gobuzzword.com](http://gobuzzword.com)

Design: Ideas On Purpose, NY, [ideasonpurpose.com](http://ideasonpurpose.com)

[wintrust.com](http://wintrust.com)

