

WINTRUST

2020 VIRTUAL ANNUAL MEETING OF SHAREHOLDERS

RULES OF CONDUCT

1. The Chairman of the Board will serve as chairman of the meeting and has the authority to make any and all determinations with respect to the conduct of the meeting and procedures to be followed.
2. Any issues that arise at the meeting with respect to legal matters will be resolved by Wintrust Financial Corporation's general counsel.
3. We welcome questions from shareholders. Questions can be submitted during the meeting by entering your voting control number and typing the question into the web portal at our virtual meeting site.
 - a. There will be a question-and-answer session near the end of the meeting. Please limit each question to one topic.
 - b. Questions from shareholders will be grouped by topic with a representative question read aloud and answered as time permits.
 - c. If a shareholder has a matter of individual concern or one that was not addressed during the meeting, please email the question to Wintrust Financial Corporation's corporate secretary (kboege@wintrust.com).
4. Recording of this meeting is prohibited.