**FACTS**

**WHAT DOES WINTRUST SPECIALTY FINANCE (“WINTRUST SPECIALTY FINANCE”) DO WITH YOUR PERSONAL INFORMATION?**

<table>
<thead>
<tr>
<th>Why?</th>
<th>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</th>
</tr>
</thead>
</table>
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include:  
  • Social Security number and transaction history  
  • Payment history and transaction history  
  • Credit history and credit scores |
| How? | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Wintrust Specialty Finance chooses to share; and whether you can limit this sharing. |

**Reasons we can share your personal information**

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Wintrust Specialty Finance share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our marketing purposes</strong> – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For our affiliates to market to you</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For our nonaffiliates to market to you</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**To limit our sharing**

• Visit us online: [www.wintrust.com/privacy/wintrustassetfinance](http://www.wintrust.com/privacy/wintrustassetfinance) and complete the “Information Sharing Opt-Out Form”

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

**Questions?**
Visit us online: [www.wintrust.com/privacy/wintrustassetfinance](http://www.wintrust.com/privacy/wintrustassetfinance)
Who we are

Who is providing this notice?
Wintrust Specialty Finance, a division of Beverly Bank & Trust Company, N.A.

What we do

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

How does Wintrust Specialty Finance collect my personal information?
We collect your personal information, for example, when you
• open an account or apply for a loan
• apply for financing or apply for a lease
• provide account information
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?
Federal law gives you the right to limit only
• sharing for affiliates’ everyday business purposes—information about your creditworthiness
• affiliates from using your information to market to you
• sharing for nonaffiliates to market to you
State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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

Definitions

Affiliates
Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as:


Specialized Services: FIRST Insurance Funding, a division of Lake Forest Bank & Trust Company, N.A.; FIRST Insurance Funding of Canada Inc., and Wintrust Agent Finance, a division of Lake Forest Bank & Trust Company, N.A.; Wintrust Asset Finance Inc., a subsidiary of Beverly Bank & Trust Company, N.A.; Wintrust Life Finance, a division of Lake Forest Bank & Trust Company, N.A.; Wintrust Specialty Finance, a division of Beverly Bank & Trust Company, N.A.

Nonaffiliates
Companies not related by common ownership or control. They can be financial and nonfinancial companies.

• Wintrust Specialty Finance does not share with nonaffiliates so they can market to you.

Joint Marketing
A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

• Wintrust Specialty Finance doesn’t jointly market.

Other Important Information

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

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

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