



WINTRUST

2019 CORPORATE **SOCIAL** **RESPONSIBILITY** REPORT



WE ARE A COMPANY THAT **GIVES BACK**

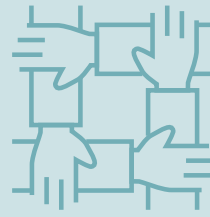
We don't do it because we have to. We do it because we want to. We love the communities we're part of and want to make them better. We love the people we share our home with and want to improve their lives. We are always striving to do more. Do better. Have a bigger impact.

Nothing has made us assess our contribution like the challenges we've all navigated in 2020. First, COVID-19 brought many of our lives to a screeching halt when shelter in place orders were implemented to help keep people safe and healthy. Many had to change habits, interactions, and work environments. That resulted in our economy taking a dramatic turn as businesses were forced to close, schools shut down, and many were suddenly without jobs. Then, the death of George Floyd sparked civil unrest as so many spoke out, and continue to speak out, against systemic racism and advocated for real change in our country.

One result of the events of this year is that many are turning inward to assess. And, for companies in particular, it's a moment in time to truly reflect on our corporate conscience, and commitment to our surrounding communities, and ask the tough questions: What is our contribution? And, how dedicated are we to being a catalyst of change?

Making a difference in our area is part of our foundation and has been from the beginning. As we've grown, it has remained a consistent value for every bank and group we add. In our 1997 Annual Report, we list our community commitment as one of the principles of our kind of community banking. "Our banks cannot take money from their communities without giving something back. We must be good citizens of our villages and encourage all of our employees to become involved with local events."





Although philanthropy is in our foundation, we've never been very comfortable talking a lot about our contributions. As a company committed to putting our customers and communities first, giving back just comes naturally. We know it's our responsibility.


So, why release a corporate social responsibility (CSR) report now? The events of 2020 have helped us understand that being open about your contribution isn't about bragging. It's about holding your company accountable. It's about owning the fact that we can all be doing more. It's about being honest about where you're starting from. Although this document will look back at our efforts in 2019, the events of 2020 played a big role in us releasing this inaugural report.

It's become common for companies to tout the philanthropic work they do. While we don't deny that other companies make a contribution, ours looks a little different than most. This report will be the first attempt to show that. We think the best way to illustrate our contribution is: by explaining who we are and why we give back in the ways we do; by telling the stories of our partner organizations and our work with them; and by sharing some of the work our people do for the causes they're most passionate about.



Giving back is not a formal requirement to work at Wintrust, but we like to hire people who find it important, and they're attracted to working for us because of it. Our contributions come in a variety of forms—volunteer hours, board leadership, financial education, and monetary and in-kind donations, to name a few—but they're all for the same reason: it's the right thing to do. Our employees put the time, the dedication, and the passion into the organizations and causes they care about. In turn, those causes are a big part of who we are.





A UNIQUE COMPANY MEANS A **UNIQUE WAY TO GIVE**

We're a company with a structure like no other. We're made up of 187 community bank locations and a number of divisions and groups that provide a variety of specialized financial services.

That structure lends itself well to supporting customers. Through our banks, they have access to any financial service they need no matter where they are in life. It helps business owners because, on top of our stellar core bank offerings, we also have specialized teams of experts who provide niche services and tools to support them no matter what industry they're part of. As a company, our model keeps us strong, because it helps keep our loan portfolio diverse. This structure also helps us support our communities; it allows our banks to truly reflect the unique areas each serves. And, for the purposes of this report, it's important to note how this model also deepens our philanthropic impact.

As a family of community banks, each of our locations is rooted in and supports a specific area. That means our bankers get to know the community, the people, and the organizations that truly make it special. They have a pulse on what's important. We'll get into more detail later, but that local focus is also what gives us the ability to go above and beyond in our Community Reinvestment Act (CRA) efforts. Plus, our banks have autonomy in creating and maintaining their own budgets, which allows them to quickly respond to a community's changing needs.

Given the fact that our bank areas overlap, some of the causes we support also intersect. That fact alone, strengthens how we give. Of the donations given to organizations in our footprint, 157 were across multiple banks. That means those causes got more than they would if it was truly a local community bank giving to that organization. In many cases, it also means more people getting involved and volunteering as well.

It's not just our structure that makes us different. We're community banks, which means we also find outside the box ways of giving back to partner organizations. We have leaders across our organization who lend their expertise, advice, and business practices for free. Our employees in various departments participate in panels, speak to classes, and present at conferences all the time to help educate others.

Our "community room" practice lends our spaces to nonprofits in need—whether a conference room at a bank, a meeting space at our Rosemont headquarters, or our Grand Banking Hall at the Wintrust Building at 231 S. LaSalle St.—free of charge. In fact, the Grand Banking Hall was the backdrop for 33 nonprofit events in 2019, averaging out to nearly three a month. In many of those instances we not only provided the space pro bono, but also covered the additional fees associated with hosting an event of that scale.

Our specialized groups and divisions allow us to offer very specific financial services. That focus also allows those groups to find causes that are meaningful to the work they do. Wintrust Mortgage and its partnership with Habitat for Humanity is a great example.

For the past several years, Wintrust Mortgage has been a significant sponsor of the Chicagoland and Wisconsin area chapters of Habitat for Humanity. Many of our employees, both from Wintrust Mortgage and from the banks, have also participated in build projects. Three years ago, Wintrust made a \$40 million dollar commitment to fund below-market rate loans for new Habitat for Humanity homeowners. This commitment has helped free up working capital to allow the organization to build more homes each year and help more people in need.

As a national organization, Wintrust Mortgage also makes an impact in other areas. Our consumer-direct loan origination division, Veterans First Mortgage (Veterans First), part of Wintrust Mortgage, concentrates on veteran lending. That addition to the family has not only strengthened our veteran lending, it has also solidified efforts to give back to organizations supporting vets.

Veterans First employees collect supplies annually to send thousands of care packages to troops during the holidays. Our Wintrust Mortgage loan origination offices in Minnesota, North Dakota, and Iowa sponsor an annual matching contribution program with mortgage customers for the Wounded Warriors Project, an organization offering veteran support programs to those who've returned with physical and mental injuries. Locally, Wintrust Mortgage is active with Tee It Up for the Troops, working to honor, remember, respect, and support all those who have served. At the corporate level, Wintrust was also the first corporate sponsor for Bunker Labs, a veterans-focused incubator, and gave the money it needed to get started in the beginning and grow to, today, serve veteran entrepreneurs in nearly 30 cities nationally.

Wintrust Community Advantage also has a broader reach and is working to make a difference in communities outside our footprint. Kim Myles, vice president for the Maryland, D.C. and Virginia areas serves as co-chair of the Public Outreach Committee for the Washington Metropolitan Chapter of the Community Associations Institute. One focus for the group is Potomac Watershed clean up and Kim has participated as a site leader for the efforts. The team gathered and removed more than 10 tons of trash, recyclables, and biohazardous materials in 2019. Kim is also active with the Warrior Canine Connection, an organization committed to breeding and training service dogs for veterans.



We've also found unique ways of shining a light on partner nonprofits.

In 2013, we signed a lease on the iconic Mural Building along the Kennedy Expressway. The building is one of the more prominent things someone sees on their commute into the city from the north and northwest suburbs. We've used the space to highlight great nonprofits doing important work in our area through artistic murals, many of which are created by Wintrust's internal Marketing Team.

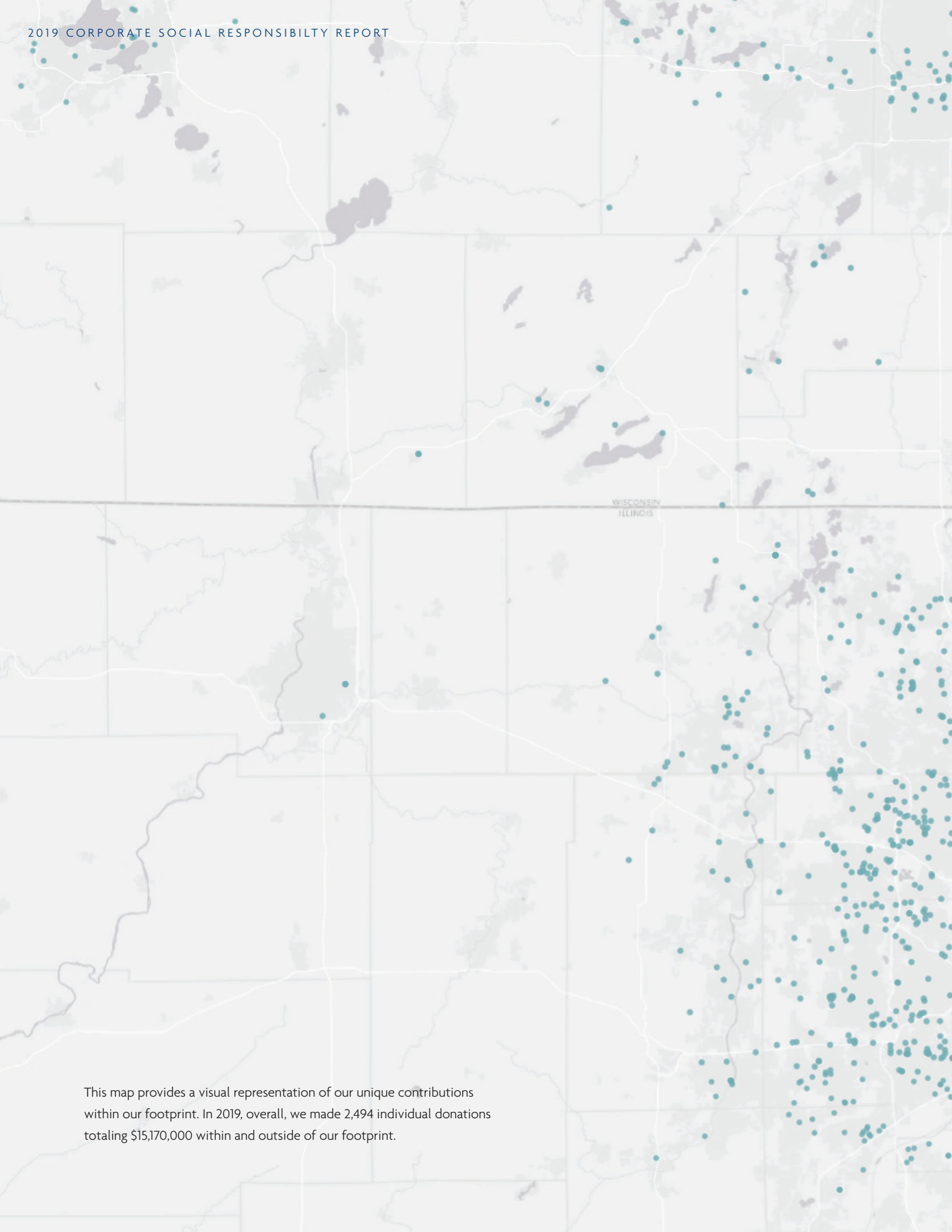
We highlight seven organizations on the building annually, and the demand has been so high, we also feature two additional organizations a month on our digital rotating billboard across the street from the Mural Building.



HELD
33
NONPROFIT EVENTS
at Grand Banking Hall

Highlighted
7 NONPROFIT ORGANIZATIONS
on iconic mural building
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\$40
MILLION
to fund below-market rate loans for
Habitat for Humanity homeowners



This map provides a visual representation of our unique contributions within our footprint. In 2019, overall, we made 2,494 individual donations totaling \$15,170,000 within and outside of our footprint.

INVESTING IN OUR FOOTPRINT

Although we have added services and specialties over the years that stretch beyond the Chicagoland, southern Wisconsin, and northwest Indiana area, the bulk of what we do is still in a very specific, local footprint.

Our banks anchor us, so it makes sense that when we look for efforts to align with, we look to the organizations that are improving and strengthening areas in our footprint. We're also committed to making our own unique contributions, and that ends up covering a lot of different causes.

INVESTING IN OUR FOOTPRINT (cont.)

For starters, we know the environmental health of our area is critical, so we participate in the baseline initiatives we can to reduce our ecological footprint. We have a program for recycling day-to-day waste, as well as for the applicable materials from facility updates, renovations, and builds. We have a geothermal energy system in our company headquarters and recently installed new heating, ventilation, and air conditioning (HVAC) systems in our two additional headquarter buildings, along with new LED lighting to improve energy efficiency.

We've also put work into our bank locations. Wintrust Bank – Mayfair is Leadership in Energy and Environmental Design (LEED) gold certified from the U.S. Green Building Council. When it was built, 75% of the construction waste was recycled and construction materials were sourced locally and selected based on having a low environmental impact, being high in recycled content, or being rapidly renewable. The facility also has a closed-loop geothermal heating and cooling system.

All new building facilities are built with LED lighting and high-efficiency HVAC systems. Ninety percent of our bank drive-ups, 75% of exterior lights, and 30% of our bank offices have been upgraded with LED lights, with the majority of the rest of the bank offices using T-8, energy efficient light bulbs. These are upgrades that both improve our environmental footprint and also provide hundreds of thousands in company rebates. On an ongoing basis, we continue to evaluate ways to further improve our environmental impact.

We know our area's natural resources are vital to the health of our communities and businesses. In Wisconsin, Town Bank is partnered with the Clean Lakes Alliance, a Madison-based nonprofit working to restore and protect the local lake ecosystem through advocacy, education, and support. The bank is a Sustaining Partner and Town Bank Senior Vice President Jim West serves on the executive board as treasurer. The organization is uniquely positioned within the community to bring all the stakeholders together who can make impactful change. The Clean Lakes Alliance is a powerful voice to advocate for lake welfare and a fundraising vehicle to help achieve that goal.

We've also been uniquely positioned to contribute to another effort that's important in our footprint: historic preservation. We've been proud to support Landmarks Illinois, an organization focused on preserving and protecting historic Illinois buildings and sites. Wintrust Commercial Banking Senior Vice President Steve Schneider sits on the board, and, in 2019, our CEO was honored at the organization's Legendary Landmarks Celebration for Wintrust's contributions to this effort.

We've not only financed some of the area's significant restoration projects, but we've also taken on some of our own. Most notably, the former Central Standard Building and the restoration of the Grand Banking Hall at 231 S. LaSalle. We've also done work to restore some other historic buildings, like the National Register-listed Pure Oil Station, home to Geneva Bank & Trust, and our Wintrust Bank – Old Town location, one of the earliest examples of International Style architecture in the city.

We've proudly partnered with the Chicago Architecture Center as the presenting sponsor of Open House Chicago. The two-day, free festival offered behind-the-scenes access to more than 250 architecturally, historically, and culturally significant sites across the city, in almost all neighborhoods, including three buildings within our family.

In 2019, our sponsorships reached

2,494 **UNIQUE ORGANIZATIONS**

totaling more than

\$15,170,000

When it comes to organizations that are working on community development within our footprint, one of our strongest partners is Chicago Community Loan Fund (CCLF). CCLF is a 29-year-old, federally certified community development financial institution (CDFI) focused on affordable, responsible financing for community stabilization and development efforts that benefit low-to-moderate income neighborhoods, families, and individuals throughout the Chicagoland area. Wintrust is one of CCLF's top three investors, and, Eric Phillips, senior vice president and chief credit officer, has sat on the board for the last six years.

CCLF is focused on projects in four key areas: affordable and supportive housing, commercial real estate development, community facilities for nonprofits, and environmentally-healthy, social enterprises. The organization started small, as one of the few person-of-color led CDFIs, and has become strong and well-known in the industry. In 2019, CCLF reached \$100 million in assets. Many Wintrust Community Banks were early investors and we've worked to provide grants to support CCLF's capacity building and growth.

Some of CCLF's notable projects include Independence Library and Apartments in Irving Park (pictured lower right) and Northtown Apartment in West Ridge, public libraries with affordable senior housing on top; the Englewood shopping center with Whole Foods; the Jewel in Woodlawn, the first grocery store in that community in the last 40 years; and the Stony Island Arts Bank (pictured upper right), a building transformed by artist Theaster Gates, which has brought more than 97,400, world-wide visitors annually to Chicago's South Shore neighborhood.

We've always believed that some of our most important partners are those who are working to help give local kids in need a leg up. We know those efforts are especially meaningful when there's a direct connection to one of our locations. Chicago Debates is a nonprofit organization that is bridging the opportunity gap for Chicago Public School students. Debate helps students gain academic, social, career, and leadership skills that will help set them up for success. The organization is focused largely on South and West Side high poverty schools where 50% or more of the students receive free or reduced lunch.

Chicago Debates has grown over the last few years to support as many as 1,700 students a year across more than 90 schools, including Kelly High School, down the street from our Brighton



Park location. We've proudly sponsored the school's debate team through our partnership with Chicago Debates, and Cindy Stuyvesant, vice president and assistant general counsel, litigation, joined the board in 2019.

This relationship is just one example of giving where we're in close proximity to our contribution. In 2019, through our corporate and bank sponsorships, we reached 2,494 unique organizations and gave more than \$15,170,000.

As Chicago's Bank and Wisconsin's Bank, we know the importance of understanding the diverse communities within our footprint. In 2019, the Wintrust Diversity & Inclusion and Marketing teams partnered to kick off the "Fabric of Our Footprint" series, which brought in outside consultants to help educate Wintrust employees about the sensitivities and cultural considerations to be aware of when working with different demographics. The first event was "Understanding the African-American Financial Experience," and the second, "South Asian Diaspora and Opportunity." There were more than 80 Wintrust employees at each session, including CEOs, presidents, market heads, retail heads and branch managers from 20 different banks. We also had employees from three different business resource groups and multiple corporate departments.

WE GO BIG FOR HOME

While our structure lends itself to supporting in pockets on a national scale, our local focus means we can make a lasting, long-term impact on this area. We are Chicago's Bank and Wisconsin's Bank. That comes with a hefty responsibility to improve the areas we call home.

One way in which we provide a lasting impact is through our CRA work. This has always been an area where we go well beyond the necessary requirements.

Currently, 14 of our 15 charters, or 93%, received an “outstanding” CRA rating. Only 8% of banks examined in 2018 could say the same. The Money Smart program, financial education curriculum created by the Federal Deposit Insurance Corporation, has been offered through Wintrust for the last 10 years and we’ve got 300 certified, trained facilitators. In 2019, we presented 1,260 Money Smart seminars and workshops to a total of 14,684 attendees and tracked 2,704 Money Smart-related service hours. Without a doubt, our contributions went well beyond what was actually reported for CRA credit.

Locally, Wintrust Mortgage has proven it’s committed to providing opportunities in underserved communities. The group is actively involved in state-sponsored mortgage programs that provide supplemental funding for low-to-moderate income homebuyers and has been the number one lender for the Illinois Housing Authority for the last seven years. In 2019, Wintrust Mortgage made more than 1,500 loans, for more than \$240 million, dedicated to affordable housing to low and moderate income individuals. Plus, Wintrust Mortgage loan officers helped teach 28 homebuying seminars.

When we look for philanthropic partners, we consider those that are going to leave the greatest impact, help fill the biggest gaps, and focus on people most in need. We’ve signed on with some organizations who have aimed high and are working on efforts that gain momentum over multiple years. The Chicago Fire Department Foundation (CFDF) is one of those nonprofits.

CFDF has a big mission: to propel the Chicago Fire Department’s work forward through programs, tools, research, and training that help ensure safety. Matt Gambis, senior vice president of Wintrust Community Impact, sits on the board and Wintrust has been involved with CFDF on two of its larger initiatives.

The first, The Fire Escape, is a virtual reality training for children to help teach fire safety. The program, targeting Chicago elementary school students, simulates a second story apartment fire so students can practice “the 10 steps to fire safety,” virtually navigating their way to a safe family meeting spot. Students’ selections during the simulation are tracked to assess and determine how well the material is comprehended and what portions need to be revisited.

Wintrust has also purchased three drones for the CFDF, which have been donated to the Chicago Fire Department. The drones give an aerial perspective to help mitigate fires, disasters, or large-scale incidents; find civilians during rescue operations; and get a sense of terrain, safety concerns, and obstacles, especially in low-visibility situations.

In 2018, we announced our partnership with Marquette University (MU). A big piece of that 12-year relationship is our leadership support of the Ignatian Promise Scholarship Initiative. The program provides scholarships to low-income, minority, or first-generation students. For the 2018-2019 school year, 125 students, in 48 different majors, received scholarships with our support.

MONEY SMART CONTRIBUTIONS

10
YEARS OF EDUCATION

300
CERTIFIED & TRAINED
WINTRUST FACILITATORS

1,260
EDUCATIONAL
SEMINARS

14,684
ATTENDEES

2,704
SERVICE HOURS

\$240
MILLION
IN HOME LOANS

93%
 *of our
community
banks
received an*
**OUTSTANDING
CRA RATING**



WE GO BIG FOR HOME (cont.)

Town Bank has also established a \$1 million revolving loan fund for small businesses in the area surrounding MU. With the supervision of our commercial bankers, students learn how to underwrite, administer, and manage loans made to the businesses. The bank also hires MU students as interns at the student union bank location and other downtown Milwaukee branches.

August 2019 launched the first year of a five-year partnership with Northwestern Memorial Foundation. The Northwestern team's project is working to address disparities between races, income levels, and geographic locations when it comes to breast cancer prevention, diagnosis, and treatment. Research shows that even with access to healthcare providers, and mammogram referrals, patients aren't following through on care. This study identified that there are social determinants of health (SDH)—difficulty with transportation, unstable housing, food, and security—that people are forced to prioritize over healthcare needs.

The goal of the program is to create a system for how to systematically identify, in a clinical setting, when there is a SDH interfering with someone's health and link the patient to existing resources to address the need. The hope is that it will increase patient health overall, increase the rate of mammography screenings, and allow patients to follow up when there is an abnormal screening.

The team is working with Erie Family Health Centers, a network of federally qualified community health centers serving the Chicago area, to implement the system. The project's measurable first-year goals include: adapting a screening tool, piloting and refining it, finalizing a process, and measuring social needs within 100 women of breast cancer screening age.

The team is currently on track to hit those goals working with its first Erie Family Health Center location in North Lawndale. They've developed the screening tool, a one page questionnaire that: takes into consideration the sensitivity of the questions included, the types of needs they are hoping to identify, the community organizations and resources available to solve for those needs, and the languages spoken.

In this beginning stage, patients fill out the screener upon check in at the front desk and a representative from the Northwestern team follows up after the appointment to talk through possible resources if SDHs are identified and ask for feedback about the whole experience. So far, there have been positive reviews from patients about question comprehension and comfortability; from staff that there's been no disruption to workflow; and from clinicians who feel they have a better understanding of patients.



**Chicago
Fire Department
Foundation**



Currently, the Northwestern team is working on creating a list of resources for patients based on the location of this center, so that the process of providing the appropriate patient resources can be more automated in the future without the help from the Northwestern team. The hope is to provide individualized toolkits to each clinic.

After this initial stage implementing the screening and identifying community resources, the Northwestern team plans to measure the outcomes and disseminate the findings in order to improve breast health by addressing social barriers for a traditionally underserved and at-risk population. We are the only contributor to this project and our contribution over the five-year relationship will total \$500,000.

We are focused on giving in ways that sustain an impact. We know that multi-year giving doesn't always have a quick payoff, but the return on that gift can be huge for the people it helps and for future generations. Those are some of the contributions that create lasting change.

EMPLOYEE HIGHLIGHT:

JAMES HARRIS

Wintrust Mortgage Vice President, Strategic Markets



James Harris doesn't love to be in the spotlight, but his passion for doing the right thing lands him there from time to time. In 2019, James received the first annual Good Corporate Citizen Award from the Woodlawn Chamber of Commerce.

The recognition was because of the partnership James and Wintrust Mortgage solidified with the chamber, as well as Alexander Movers and Strength-in-Management LLC, a property management company in the community, to create a training collaborative for Woodlawn. The program is designed to help individuals in need develop skills to become property managers, providing housing and employment. Wintrust Mortgage sponsored the first class of individuals to go through the program and, although it's starting with Woodlawn, there are talks of this model being replicated in other areas of the city.

The chamber advocates for affordable housing, community development, job creation, and education in Woodlawn. As James describes it, "the ingredients of the wealth and development of a community." That effort is close to James' heart. "I was born and raised on the southside of Chicago, so when I see a lot of these individuals, I see me," he explains.

James has found a career that intersects with his personal experience and strong moral compass. He joined Wintrust almost ten years ago to oversee all the CRA efforts and fair lending practices for the mortgage company in partnership with our banks. He monitors the geographical areas to identify where there's a need for more low- and moderate-income borrower lending and low- and moderate-income tract lending and help identify opportunity in those traditionally underserved communities. James is also involved with a number of partner organizations beyond Woodlawn Chamber of Commerce, including Habitat for Humanity, the Chicago Urban League, and the Latin United Community Housing Association, to name a few. Basically, his role is focused on helping Wintrust Mortgage expand across the area and serve more disenfranchised populations.

It's an important responsibility. "As Chicago's Bank and Chicago's lender, we have to lend to all of Chicago and not just cherry pick what works," he says. His role is complicated even more by the fact that Wintrust Mortgage lends across the United States.

James explains that his job says a lot about the company, because he was hired to do this, and only this. For him, and Wintrust in general, this effort is less about dodging compliance or trying to avoid the regulators. We don't focus on fair lending practices because of the repercussions if we don't. "It's the right thing to do and that's who we are," James explains.

GIVING HOLISTICALLY

Not all long-lasting contributions are monetary. As an organization, we give our time, our skills, our resources: We know that sometimes those contributions have even more value. We also look to support organizations that take a holistic approach to what they do. Those seem to be the nonprofits that can benefit the most from our well-rounded contributions.

One such organization is i.c.stars. i.c.stars is a technology, business, and leadership training program focused on underserved Chicago-area adults. The organization was founded by Sandee Kastrul, a former math and science teacher, who started i.c.stars after seeing a lot of talented students fall through the cracks without access to technologically-focused job opportunities. i.c.stars participants start with a 16-week, project-based internship and continue on with a 20-month residency program including professional development, mentoring, and continued access to wrap around support.

The well-rounded approach pays off. i.c.stars' outcomes are five time better than other organizations in this field. Students are more successful getting and retaining jobs and are lifting others in their communities.

The i.c.stars-Wintrust relationship began with Sandee lending her unique voice and experience to a number of Wintrust panels, but became more formal with a financial contribution a few years ago. Wintrust then started to contribute to the i.c.stars curriculum with some financial literacy workshops—a requirement of the 16-week program—to help prepare participants for everything that goes along with making more money in a tech career. We've also lent our expertise to a number of i.c.stars events. In 2019, Wintrust Chief Technology Officer Michael Lambert and Talent Acquisition Director Tim Corrigan gave a presentation on the intersection of technology and talent acquisition at the organization's iOpener conference.

For i.c.stars' 20th anniversary celebration, Wintrust donated the Grand Banking Hall and some additional in-kind contributions to help make the event a success. Kathleen De Runtz, assistant vice president, marketing operations, sat on the planning committee for the anniversary gala. With design and print help from the marketing department, the organization put together an anniversary yearbook with board member snapshots, employer partners, alumni, staff members, and key industry and organization updates from



the last 20 years, to sell for additional revenue at the event and use as collateral moving forward. The relationship with i.c.stars is multifaceted, with employee engagement, in-kind donations, subject matter expertise, and financial and grant support, and allows us to make a very integrated contribution.

Howard Brown Health is another partner organization where we make a well-rounded impact. Howard Brown works to eliminate the healthcare disparities lesbian, gay, bisexual, and transgender people experience through research, education, and services that promote health and wellness. Through its 11 clinics, the organization offers primary care, behavioral health and social service programs as well as basic needs support, including hygiene kits, emergency financial assistance, and case management.

We began our relationship with Howard Brown in 2019 by supporting its annual fundraising event, ChiQ. The organization's CEO, David Ernesto Munar, also provided his perspective when he participated in our Pride event in June. Though, arguably, our most impactful contribution to Howard Brown was teaching financial literacy classes and homebuyer seminars at its 63rd Street clinic in Englewood. While other corporations had offered similar services before, none had been able to provide trainers who could be sensitive and competently serve Howard Brown's patient base and their unique needs. Bankers from our Beverly Bank & Trust charter were able to deliver.

Giving is more than providing a monetary contribution. i.c.stars and Howard Brown are both complimentary organizations for us to support because of the holistic approach they take to what they do. It mirrors the comprehensive approach we take as a company to supporting our communities and allows us to contribute in creative ways.



A CULTURE OF GIVING

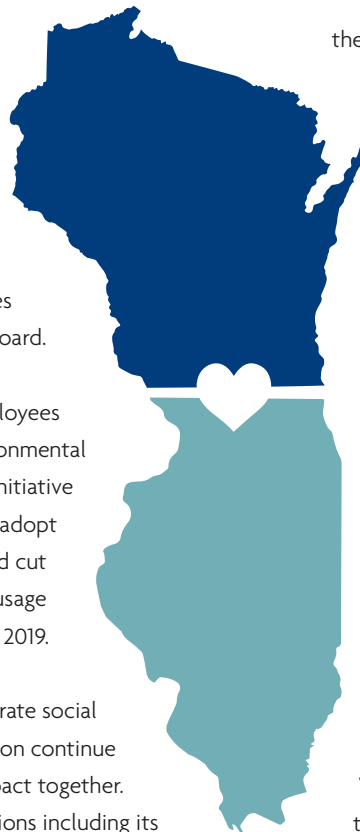
Our employees help us deliver the promises we make to our customers and communities about the level of service we provide.

In that same way, they deliver on us being a company that gives back. Our employees don't do it because it's a requirement. They do it because they are passionate about supporting the causes that are important to them personally. We have ample evidence that this is the case, including the fact that 536 of our employees currently sit on a nonprofit board.

At FIRST Insurance Funding (FIRST), employees were passionate about improving their environmental footprint, so they started a Green Initiative Committee. The group encouraged peers to adopt a number of eco-smart business practices and cut costs and waste by reducing in-office paper usage by 60%, in 2019.

In Wisconsin, TRICOM's TriCare corporate social responsibility program helped the organization continue to focus efforts on making the biggest impact together. TriCare supports several local organizations including its flagship charity, Children's Wisconsin, the only independent health care system dedicated to serving Wisconsin children. 2019 marked TRICOM's 24th year participating in the Brigg's and Al's Run/Walk for Children's Wisconsin and employees have raised more than \$800,000. In 2014, they even started Cheers for Children's, a fun-filled day that includes softball and volleyball tournaments, a silent auction, and live music.

Wintrust Wealth Management also has a group focused on giving. The Wealth Management Charitable Initiative Committee helps vet charities for employees to collectively get involved with. For

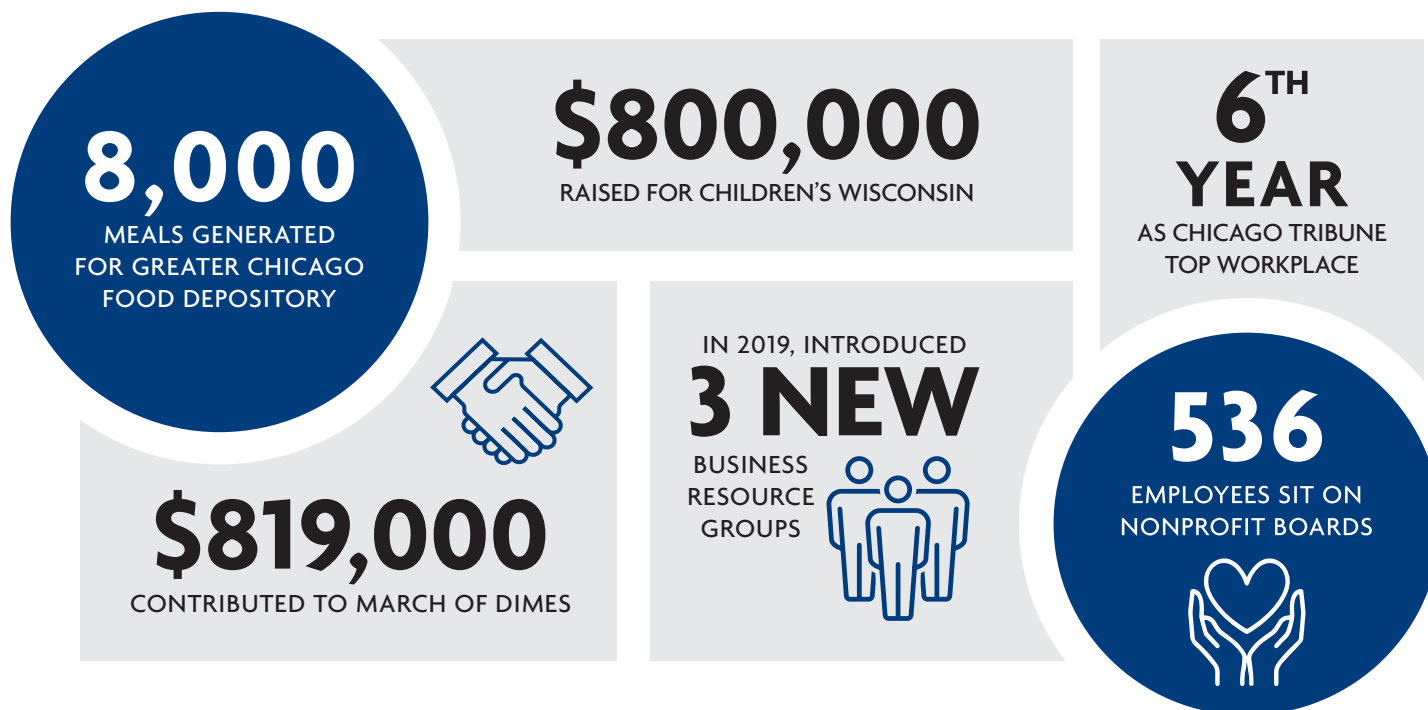


the fall organization, the committee chose the Greater Chicago Food Depository. From September through December, 32 Wintrust Wealth Management associates and family members volunteered to help pack nearly 10,000 pounds of food, generating 8,000 meals for people in need.

In the Wintrust Finance Department, employees were so committed to encouraging volunteerism, they made it a contest. The 30 employees who wanted to participate, broke into two teams to compete to see who could clock more hours—more than 215 in total—and kept monthly tallies.

That's not the only contest to encourage good. In 2019, we held an internal, bank-wide competition to see who could raise the most money for March of Dimes. That effort helped us become the top corporate partner in Chicagoland for the second year in a row and raised \$192,078. Since 2008, Wintrust's efforts have contributed more than \$819,000 to March of Dimes.

Not every contribution is huge, but giving is so engrained in what we do, we fit it in wherever we can. Each of our monthly, department-hosted, corporate-building lunches collect for a chosen nonprofit. We hold jeans days where employees pay to dress down for the day and the proceeds benefit a chosen charity. And, across the organization, our banks regularly hold collection events for local causes. We know our small contributions all add up. In 2019, 3,274 of our donations to local organizations were \$5,000 or under. For local nonprofits, those contributions can go a long way.



We're grateful that giving back is something that our employees find important. Prioritizing community involvement is one of the offerings in our total rewards package, along with competitive pay, well-rounded benefits, training and development, and extensive services. We think our employees feel the value of our support, because, for the sixth year in a row, we were named a Chicago Tribune Top Workplace.

We're not currently accounting for all the time our employees are spending on volunteerism, partially, because there are a lot of things we do to improve our communities that aren't quite trackable. For instance, our annual junior board event that we host at our Grand Banking Hall, which helps match local young professionals with nonprofit boards.

Or, our Business Breakfast Seminar Series. The series includes educational sessions for local businesses on a range of topics, including things like creating safe workplaces and thriving in a changing labor and business climate. We've hosted eight sessions in the last two years. The series includes a lot of internal collaboration among different departments to execute, choose topics, tap internal moderators, and find outside panelists from across industries.

Employees also give their time to things that help improve the company overall. In 2019, Wintrust formed three new business resource groups (BRGs). Employees of all different levels, across our footprint, have joined the groups to share their unique perspectives and backgrounds. These groups—Career Navigation, Leadership Coalition, and Multicultural Professionals Network—are organized differently than other companies' BRGs. Rather than organizing the groups by specific populations based on gender or racial identity, we opted for a more inclusive focus on shared interests or experiences, like career stage or cultural identity.

By the end of 2019, we also had 125 employees complete our Intercultural Competence Development program to help leaders address personal and professional growth and help advance diversity and inclusion. The program includes a 50-question assessment and a 60-minute, one-on-one coaching session to review results and discuss a personal intercultural development action plan to help each individual identify opportunities to bridge differences and strengthen and build relationships.

We have long recognized that diversity within our employees allows us to better serve our communities and stakeholders, and we take a multi-faceted approach to employee diversification. Our recruitment efforts, credit analyst program, internship program, and outside partnerships all help us make progress in this area. 2019 marked our fifth year as a leadership member of the Financial Services Pipeline Initiative, a program focused on improving diversity within the financial industry. We've made some strides, but it continues to be an ongoing effort. More information about our inclusive approach and diversity efforts can be found by visiting www.wintrust.com/diversityinclusion.



PROGRAM HIGHLIGHT: **MONEY SMART**

Vice President of Business Banking **Michael Barbini**
and his work with the **Lake County Haven**



Time flies. That was Michael Barbini's reaction to realizing he had sold himself short on the amount of time he had been involved with The Lake County Haven (the Haven). Michael, who serves as vice president of business banking at Libertyville Bank & Trust (LBT), has had a relationship with the organization since November of 2015 (not 2017 as he originally reported). He came to the realization when looking back at the number of Money Smart financial literacy workshops he's led for the Haven. In total, an impressive 192. More than double the "it's probably safe to say I've done 80 classes" he had first estimated.

The Haven is a social services agency dedicated to serving the needs of homeless women and children through its 10-bed shelter located in Libertyville, within walking distance to LBT. The agency takes a holistic approach and through education, employment, and life-skills training, empowers women to move from homelessness to independence. The agency is currently working on doubling its services by opening a second 10-bed shelter, an especially impressive feat considering several homeless shelters in Lake County have had to close because of funding. Currently, 84% of Haven residents achieve independent living.

Every Monday, Michael goes to the shelter to teach a financial literacy class. He generally has anywhere from two to 15 participants, and then meets with the women individually to work on financial recovery. He helps them look at their credit reports, navigate and analyze their debt, prioritize what to pay first, and create a budget. Michael also serves on the board as treasurer.



At the bank level, the Haven is an example of an organization that is supported across charters. LBT and Lake Forest Bank & Trust both provide a corporate contribution. In December, LBT also participates in Adopt-a-Night, and pays \$250 a night to sponsor the shelter for five days in a row. The bank has even done a couple gift card drives so the shelter, which doesn't have a warehouse to store donations, can purchase supplies as needed. The one in 2019 brought in 39 gift cards totaling more than \$1,700. But, it's also the specialized services the bank provides that make a big impact.

Many of the women at the shelter count on the bank's second chance accounts to help them get back on their feet. The Money Smart savings, checking, and CDs help them build better credit in a healthy way and give alternatives to some of the more predatory resources out there, like payday loans. The women—who often don't have cars—can walk over, have a cup of coffee, and learn about the tools the bank offers.



The Haven has banked with LBT since 2005 and, according to Michael, the relationship is full-service. The agency is the shelter in town, supporting these women through some of the worst times in their lives. LBT is the community bank and willing to see them as more than just a number, to truly offer a higher level of support when they need it most. The partnership is a natural one.

So, why does Michael go above and beyond to stay so involved with the Haven? Although there are days when he walks away with a heavy heart, according to Michael, it's simple: "Once you see these women and they open up and they trust you, you root for them."

THE VALUE OF BEING A COMPANY THAT GIVES BACK

It's not our style to pat ourselves on the back, but, as we said, we see the importance of taking inventory of our contribution. It's also important to acknowledge the benefit of being a company that gives back.

While we can't credit just one thing with our continued growth and success, we'd argue our local philanthropic focus is one of the main ingredients. It proves our commitment to our communities and our dedication to improving them. In turn, it's helped make us the kind of company people want to partner with and work for.

For the second time, Wintrust Community Banks received the JD Power & Associates "Highest in Customer Satisfaction with Retail Banking in the Midwest." The recognition is based on the ratings from the JD Power satisfaction study with responses from more than 84,000 retail banking customers. Wintrust Community Banks had a top score of "among the best" in five of the six factors in the study and "better than most" in the sixth category.

We're a company with a unique structure. To someone on the outside, it may not seem like the easiest or most efficient way to get things done, but it allows us to give back in so many different, impactful ways: more than even what could be covered in these pages. It's also proven to be the best way for us to deliver for our customers, communities, partner organizations, and employees.

We consistently prioritize the things we find important. We're focused on efforts that help improve the lives of the people around us. That looks different depending on what part of our organization you're looking at, but one thing remains the same: We give back because we know it's right, and we wouldn't have it any other way.

The content of this report is based on information accurate as of December 31, 2019 and covers the 2019 calendar year. For additional information about Wintrust, please read this document in conjunction with the Company's 2019 Shareholders' Letter and 10-K. This report may contain forward-looking statements and predictions. Actual events or results may differ materially. Wintrust's expected financial results or other plans are subject to a number of risks and uncertainties. For a discussion of such risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see "Risk Factors" and the forward-looking statement disclosure contained in Wintrust's Annual Report on Form 10-K for the most recently ended fiscal year and in Wintrust's subsequent Quarterly Report on Form 10-Q. Those documents can be found by visiting ir.wintrust.com. Forward-looking statements speak only as of the date made and Wintrust undertakes no duty to update the information.