



WELCOME TO YOUR NEW MACATAWA BANK

What's changing and how to prepare.

Your banking experience is changing on April 28.

[What to expect](#)



[Key dates](#)



[New features](#)



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Welcome to Wintrust

Dear valued customers,

We're reaching out to share important information about upcoming changes to your Macatawa Bank experience. Since joining the Wintrust Community Banks family last August, our teams have been working diligently to prepare for a smooth transition of our banking systems and services.

This guide will walk you through everything you need to know about this transition, including:

- Important dates and actions you may need to take
- What's changing and what's staying the same
- Details about your accounts and banking services
- How to access and use new online and mobile banking tools

Rest assured, this transition has been carefully planned with you in mind. Your trusted local banking team remains unchanged and is fully prepared to help you every step of the way.

You'll also discover exciting new benefits of being part of the Wintrust Community Banks family, including expanded personal and business banking solutions, programs like Junior Savers and Platinum Adventures clubs, and additional resources to support our local community initiatives.

Thank you for your continued trust in Macatawa Bank. We're committed to making this process as smooth as possible while maintaining the personal service and local commitment you value.



Jon W. Swets
CEO

A handwritten signature in black ink that reads "Jon Swets".



Jill Walcott
President

A handwritten signature in black ink that reads "Jill Walcott".

Transition Timeline

On April 28, Macatawa Bank, a Wintrust Community Bank, will upgrade its products and services. Here's a timeline of what you can expect as that date approaches:

April 23

The existing Macatawa Banking app will no longer be available to download.

April 25

Banks will close at their regular times. Online banking and mobile banking will cease operations on the current platform at 8 p.m.* See macatawabank.com/conversion for service disruptions.

April 26

Branches will be open during regular hours for servicing. Your accounts will be upgraded to the new system after closing on Friday, providing you with more account options and services. Your accounts will be governed by the policies in "Disclosures and Other Information."

April 28

Emails with updates and account access details will be sent. Existing Macatawa credentials will still work for most customers starting April 28.

Branches will be open during expanded lobby hours.

May 25

Last day to log into Wintrust Digital Banking for the first time with your Macatawa user ID and password. After this date, you will need to call the bank for account access if you haven't logged in yet.

End of May

Quicken and QuickBooks users must update their connection between Wintrust Digital Banking and their Intuit account. Visit macatawabank.com/conversion for detailed instructions.

*All times reflected in Eastern Time (ET).

Get Prepared

Here are a few key actions you should take to help make the transition a smooth one.

1. Digital Banking Services. Online or mobile banking required to access Zelle®. Internet/mobile connectivity required. Mobile banking required to access remote deposit capture. Deposits made through mobile banking or remote deposit capture are subject to deposit limits & funds are typically available by next business day. Deposit limits may change at anytime. Third-party message/data rates & other restrictions may apply. For more information go to wintrust.com/agreement-and-disclosure.



Back up Your Account History and Statements

Self-service account statements and transaction history will be available until the conversion. After the conversion, a Macatawa Bank team member can help you retrieve your data. We recommend downloading or printing the last 3 – 4 months of statements and transaction history so you have them handy.



Download the Wintrust Digital Banking App¹

Download the free Wintrust Digital Banking App at macatawabank.com/conversion or search for Wintrust Community Banks in the App Store or Google Play. *Note: You will not be able to log in until April 28.*



Remember Your Login Information

Keep your existing Macatawa user ID and password handy — you'll likely use these to log in to the Wintrust platform on April 28.



Quicken and QuickBooks Users

If you use QuickBooks or Quicken, please visit macatawabank.com/conversion for everything you need to continue using your accounting tools after the system upgrade.



Some Services May Require Your Action

Services that will need to be set up again:

- Alerts and Delivery Preferences
- Account Display Order
- Mobile App Quick Access Preferences
- Financial Wellness¹ Tools
- Third-Party Aggregation Services
- eDocument Preferences
- Web Connect and Express Connect Quicken
- Bill Pay eBill
- Card Controls (New — Coming late May)

Services that should transfer as is:

- Accounts and Nicknames
- Scheduled Internal and External Transfers
- Previously Verified External Accounts
- Bill Pay Payees
- Scheduled Bill Payments*

*Please visit macatawabank.com/conversion for additional Bill Pay details.

What's Staying the Same

The reasons you chose Macatawa Bank in the first place will always remain a core part of your experience with us.



A Consistent Team

The local team you know and trust will remain the same and continue to provide the seamless, personalized banking experience you rely on.



Scheduled Bill Payments

Most scheduled payments should continue as usual; however, please check that they have been converted correctly after the transition.



Your Account Information

Account numbers, cards, checks, deposit slips, and PIN numbers will stay the same, making the transition a smooth one.



Our Commitment to Service and Community

You will continue to experience the same high level of service and community support that you have come to expect from us.

What's New and Exciting

Here's a sneak peek at some of the exciting new services, features, and programs you'll benefit from as a member of the Wintrust banking community:



Streamlined Mobile and Online Banking¹

Experience a simpler way to bank with the refreshed, user-friendly Wintrust Community Banks platform.



Expanded ATM Access

Enjoy the freedom to access cash wherever you go with the ability to use any ATM at no cost for most checking accounts.²



New No-fee and Low-fee Accounts

Explore our no-fee and low-fee accounts to find an option that fits your lifestyle.



Free Coin Counting³ Machines

Turn your loose change into extra savings by using the new fee-free coin counting machine at your local branch.



Programs and Classes

Access new programs, classes, and events designed to help you and your family reach your financial goals.



Zelle^{®1,4}: End of May

Receive and send money to family and friends with Zelle[®]. Coming at the end of May.



Tap-to-pay Debit Cards: May/June

Keep an eye out for the arrival of your new contactless debit card as your existing card expires and just tap it to pay.



Early Pay⁵

Receive your paychecks up to two days earlier than your scheduled payday.



Go Paperless

Enjoy a paper-free experience as you will no longer need deposit slips.

2. ATM Fees. No Wintrust Financial Corporation ("WTFC") transaction charge at ATMs in the Allpoint, ATM Access (Town Bank customers only), MoneyPass, or Sum networks. Banks outside the network may impose ATM surcharges. Surcharge fees assessed by owners of domestic ATMs outside the network may be reimbursed depending on account type. Reimbursement excludes 1.10% International Service fee for certain foreign transactions conducted outside the continental U.S.

3. Free Coin Counting. Available for consumer households, business customers, & nonprofits. Fees may apply for non-customer businesses.

4. Zelle[®]. Zelle[®] is intended for sending money to people and businesses you trust. Dollar & frequency limits apply. Transactions between enrolled consumers/users typically occur in minutes. To send or receive money with Zelle, both parties must have an eligible checking or savings account.

Zelle[®] & the Zelle[®] related marks are wholly owned by Early Warning Services, LLC & are used herein under license.

5. Early Pay. Early Pay allows eligible direct deposits for consumer accounts to be credited to your account up to 2 days early. Early availability is not guaranteed & is determined based on receipt of payer information and standard fraud prevention monitoring. Direct deposit is a payment made by a government agency, employer, or other third-party organization via electronic deposit, but does not include teller/ATM/mobile or remote deposits, wire transfers, digital banking/telephone transfers between accounts at WTFC, external transfers from accounts at other financial institutions, peer-to-peer network payments like Zelle[®] or Venmo, or debit card transfers & deposits..

Local Branch and ATM Access

During the transition weekend of April 25 - 27, essential banking services will still be available, including ATMs and branches.



Local Branches

Branches will be open regular hours for customer needs. For more information or to find a branch near you, please visit macatawabank.com/conversion.



ATMs

You may have already noticed new ATMs around your community! All Macatawa ATMs will be available during the transition weekend for your convenience.



Digital Banking¹

Online and mobile banking will not be available during the transition weekend. Access to these services will resume on April 28.



How to Log In to Wintrust Digital Banking

On April 28, you should be able to log in to Wintrust Digital Banking using your existing Macatawa user ID and password. A small percentage of people will need new credentials — those affected will be notified on Monday, April 28.



Online Banking

To access your accounts online, log in to the new Macatawa website via macatawabank.com and use your existing credentials.



Mobile App Banking

For easy mobile banking, visit macatawabank.com/conversion to download the latest app¹ or search for Wintrust Community Banks in the App Store or Google Play.

If you need help accessing your accounts, please contact us at 877-820-2265.

We're Here to Help

Throughout the transition process, if you have any questions or need assistance, our customer support team will be happy to help.



Customer Support Line

877-820-2265



Contact Us

macatawabank.com/contactus



Website

Visit macatawabank.com/conversion for more details and FAQs regarding the transition. Key FAQs are also available on the following pages.





Frequently Asked Questions

Account Information and Banking Access

Will my account numbers change?

No changes will be made to your account or routing numbers. You can continue to use your existing cards and checks as usual. Any payments currently using an existing Macatawa account should also remain unchanged.

Will my user ID and password change?

Most people will still be able to use their existing Macatawa user ID and password to log in to Wintrust Digital Banking on April 28. A small number of customers will not be able to retain their existing login. If you are affected, you will be notified on Monday, April 28.

Will account nicknames migrate to Wintrust?

Yes. If you nicknamed your account in Macatawa Online/Mobile Banking, that same nickname will be assigned to the account within Wintrust Digital Banking.

Will my branch hours change?

Yes. We are excited to announce the hours listed below, which include expanded lobby hours.

Hours beginning Monday, April 28:

Monday – Friday: 9 a.m. – 5 p.m.
Saturday: 9 a.m. – 12 p.m.

Branch Hour Change Exceptions

Grand Rapids:

116 Ottawa Ave. – Closed Saturday

8th St.:

141 E. 8th St.: – Closed Saturday

Zeeland Main:

815 E. Main – Drive-Thru Only
Monday – Friday, 10 a.m. – 3 p.m.

Freedom Village:

145 Columbia Ave. – Monday, Tuesday, Thursday, Friday, 10 a.m. – 3 p.m.

Features, Services, and Settings

Will I need to re-establish my alerts within Wintrust Digital Banking?

Yes. Any custom alerts you have set up will need to be re-established after the transition.

Will my scheduled bill payments be affected?

We will convert most scheduled (one-time and recurring) bill payments and payees from Macatawa's bill pay service to Wintrust's bill pay service. We encourage you to double-check that payments are converted correctly after the transition.

How will my bill pay services be affected?

Please be aware that the processing method for bill payments will be changing. When scheduling a payment, you will now be able to view "send on" and "deliver by" dates.

Note: The funds will be removed on the day the payment is scheduled (the "send on" date) for all payments regardless of if they are being paid electronically or by check. For example, if you schedule an electronic payment to be delivered on Friday and your send date is Wednesday, your funds will be removed on Wednesday (the "send on" date).

The following items will **NOT** convert to the new system:

- Customers with no open eligible account(s). Customers must have at least one eligible open account.
- eBills
- Alerts
- Multiple recurring and single payments models for the same payee
- Customers without payees
- Recurring payments with future dates greater than two years

Six months of bill payment history will be converted to Wintrust Digital Banking. You will not be able to view your converted Macatawa bill pay history, including scheduled payments on Wintrust Digital Banking, until May 2, 2025. Bill payments that have been scheduled through Macatawa Online Banking will be paid even though you are not able to view them. **Please DO NOT pay them again, as this will create a duplicate payment.**

Will I receive a new debit card?

New cards will be mailed out after the transition is complete. Until then, you should continue using your existing debit cards until otherwise notified. Check our FAQ website for additional details: macatawabank.com/conversion

Will I be able to establish debit card controls within Wintrust Digital Banking?

Yes. Our newly enhanced debit card controls service will be offered to Macatawa users by the end of May. You will be notified when the service is available, and you will need to re-establish your previous controls.

When will debit card transactions from April 26 – 28 be posted to my accounts?

Debit card transactions processed between Saturday, April 26, and Monday, April 28, will be posted to your accounts on Tuesday, April 29.

Will the order in which my accounts are displayed be the same?

If you have set your accounts up to display in a preferred order, we encourage you to take a screenshot so you can easily replicate it within Wintrust Digital Banking.

Will my existing Macatawa statements and notices migrate to my account?

eStatements will eventually be converted to Wintrust Digital Banking, but it may take some time. Please remember to opt-in to eDocuments, our replacement service for Statement Delivery. Notices will not be converted. However, you will begin receiving new notices and statements starting on April 28.

Will my external transfer accounts migrate to Wintrust?

Yes. Any external transfer accounts that were previously validated by Macatawa will be migrated to Wintrust.

Will external transfers scheduled for April 25 be processed normally?

Yes. Any external transfers scheduled for April 25 will be processed with no additional action required.

Will access to Card Valet for debit card alerts continue after conversion?

Card Valet will be discontinued after April 25, but we're excited to offer Macatawa customers enhanced debit card controls through Wintrust Digital Banking in late May. Watch for additional details in future communications.

Will my scheduled internal transfers be converted to Wintrust?

Yes. Any scheduled internal transfers between your accounts will be converted to Wintrust, however, your internal transfer history will not.

Will my existing Macatawa loan payments be converted to Wintrust?

Monthly loan payments scheduled within Macatawa Online Banking will be converted. Principal-only loan payments scheduled within Macatawa Online Banking will be converted to Wintrust Digital Banking as a scheduled payment. Any amounts over the scheduled payment will be automatically applied to the principal, assuming there are no outstanding fees.

If I use Macatawa Financial Tools, do I need to take any action after the transition?

All Macatawa users will automatically be enrolled in Wintrust Financial Wellness¹ as a new user. Any budgets, spending trend data, etc., from your usage of Macatawa tools will not be converted to Wintrust.

If I use a third-party aggregation service, will I need to take any action?

Yes. You will need to log in to the third-party service, search for Wintrust Community Banks, and use your Wintrust credentials to link your accounts. Note: You must do this after you have logged into Wintrust Digital Banking for the first time.

Wealth Strategies for Every Stage of Your Journey

Whatever your wealth management needs, with Wintrust Wealth Management, you'll benefit from the same products, technology, and expertise large national firms offer, but with the personalized, hands-on service of a local boutique.



Investments and Insurance

Work with our professional Wintrust Investments* financial advisors to develop a customized plan for your future based on your unique situation and specific goals.

- Retirement, Insurance, and Education Planning
- Brokerage and Advisory Services
- Life and Long-term Care Insurance Solutions
- Retirement Benefit Advice

Portfolio Management

Build and maintain a sophisticated portfolio tailored to your objectives and risk tolerance with guidance from our specialists at Great Lakes Advisors.

- Discretionary Investment Management
- Customized, Fully-Diversified Portfolios
- Municipal Bond Portfolios

Trust and Estate Services

Ensure your wealth is preserved and transferred into the right hands with the help of our experienced trust administrators at Wintrust Private Trust Company.

- Corporate Trustee Service
- Personal Trust Administration
- Estate Settlement
- Comprehensive Specialty Trusts

1031 Like-kind Exchanges

Harness the knowledge of our specialists at Chicago Deferred Exchange Company to execute forward or reverse exchanges pursuant to Internal Revenue Code Section 1031.

- Forward Exchanges
- Reverse Exchanges

*Wintrust Financial Corporation provides referrals to financial professionals of LPL Financial LLC pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information..

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Wintrust Financial Corp and Wintrust Investments **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Wintrust Investments and may also be employees of Wintrust Financial Corp. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Wintrust Financial Corp or Wintrust Investments. Securities and insurance offered through LPL or its affiliates are:

Not insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Get More Than A Mortgage: Find Your Lender for Life

We're more than a mortgage lender; we're your lender for life. From buying your first home, vacation home, refinancing, and more, we're with you through every major homeownership milestone. We know these are more than just financial decisions — they make for some of life's biggest moments. Let us help you build the foundation of your future — today, and for years to come.

50-state Lending

Whether you're moving or looking for a vacation home, we can help you find financing anywhere in the country.

User-friendly Processes

We make home financing easy with online prequalification⁶, in-house underwriting, and local decision making.

Renovation and Construction Financing⁷

Purchase or refinance a home while securing funding for construction or home renovation projects, all with one convenient loan.

More Loan Options

Find the right financing with our range of loan options, including exclusive portfolio products and hard-to-find specialty rates. With more than 300 loan products available — including 10 new products added in 2024 to help expand borrower eligibility — we'll work together to find the lending solution that's right for you.

Financial Assistance Programs⁸

Explore our many assistance programs to help with down payments and closing costs. We facilitated more than \$9 million in down payment assistance grants in 2024 through partnerships with federal and state housing agencies.

Residential lending provided by Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank, NMLS #449042.



6. Prequalification. A prequalification is based on our preliminary estimates based on limited income and credit information provided without review of supporting documentation. This is not a commitment to lend. Prequalification status is subject to change or cancellation if borrower no longer meets applicable regulatory or loan requirements.

7. Construction-to-Permanent Financing. Geographic Restrictions Apply. Program available in bank footprint for primary & second home transactions. Primary & second home Construction-to-Permanent transactions allowed outside of bank footprint throughout the entire state of IL, WI, IN, or MI for existing bank customers.

8. Down Payment Assistance. All approvals are subject to underwriting guidelines. Programs, rates, terms, and conditions are subject to change at any time and without notice. Restrictions apply depending on program selected.

It Pays to Put Your Money and Mortgage Under One Roof

With our Relationship Pricing Program⁹, benefit from lower interest rates or a credit at closing if you have an existing banking or wealth management relationship with us.

Closing Cost Credit or Reduced Interest Rate

Both new and existing borrowers can earn a lower interest rate or a credit at closing based on aggregate balances in eligible Wintrust Community Bank or Wintrust Wealth Management accounts.

Wide Eligibility

Available on purchases and refinances for 1 - 4-unit primary residences, vacation homes, and investment properties.

9. Wintrust Mortgage Relationship Pricing Program. Eligible balances are defined as aggregate balances in consumer checking, savings, money market, or Certificate of Deposit accounts at any Wintrust Community Bank as long as a borrower on the new mortgage is an account holder on the account and/or consumer IRA or investment accounts held with Wintrust Wealth Management. Accounts are subject to approval. Certain consumer deposits are subject to geographical limitations. Autopay payments for the new mortgage required to be drawn on a Wintrust Community Bank checking, savings, or money market account.



COMMERCIAL AND SMALL BUSINESS BANKING

Banking that Understand Local Business

As a partner rooted in the community, we know your success is our success. That's why our Commercial and Small Business Banking teams go beyond transactions to deliver the support, tools, and resources you need to thrive so you can stay focused on what matters most: growing your business



Small Business Banking:

Whether you're just getting started or ready to expand, our Small Business Banking solutions are designed to simplify your finances so you can focus on growth. We pair local expertise with personalized support — helping you build the strong foundation every small business needs.

Banking, Cash Management, and Credit Cards¹⁰

Get the essentials you need to manage everyday operations and keep your cash flow healthy.

Industry-Specific Lending Solutions

Access tailored financing options that fit your sector's unique demands.

SBA Lending

Secure the lending solution your business needs to grow with the guidance of our team of SBA specialists.

Wintrust Workplace Solutions is a division of Wintrust Bank, N.A.

10. Credit Card. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A., Inc.

11. Treasury Management Services. See your banker or Treasury Management Services Sales Officer. Additional fees may apply.

Commercial:

As your business grows, so do its complexities. Our Commercial Banking team specializes in helping larger organizations navigate everything from day-to-day cash management to customized financing options at a competitive price so you can stay ahead of the curve.

Industry-Specific Expertise

Collaborate with a dedicated relationship manager who specializes in your industry, so you'll never have to worry if your banker understands your goals and what you need to reach them.

Treasury Management¹¹

Optimize your cash flow, streamline merchant processing, and help protect your business from fraud with our best-in-class treasury solutions.

Wintrust Workplace Solutions

Provides employers and their employees with an industry-leading suite of employee benefits.

High-touch Banking Services Tailored to Your Needs

Wintrust Private Client Banking delivers an unparalleled level of service, discretion, and personalization to the complex financial needs of high-net-worth clients.

Wealth Planning

Benefit from world-class, complimentary financial and estate planning services from highly qualified, experienced wealth strategists.

Portfolio Management

Customized investment portfolios based on your risk tolerance, liquidity needs, and tax profile, including alternative investments and tax-managed solutions.

Trust and Estate Services

Create your ideal wealth preservation and transfer solution, including corporate trustee services, estate settlement, charitable trusts, special needs trusts, and guardianships.

Tailored Banking Solutions

Non-traditional banking solutions developed with your broader financial picture in mind, including securities-based lending, partnership loans, life insurance premium financing, and more.

Insurance Strategies

Protect your interests and enhance your portfolio with sophisticated insurance options, including whole, universal, term life, and long-term care policies, disability income, and annuities.

Business Owner Services

Plan for the future of your business with specialty solutions, including succession planning, retirement plan administration, and 1031 exchange facilitation.

Financial Education

Confidently navigate the wealth management landscape with our financial education services, including exclusive access to publications and forums on economic, market, and tax developments.





An Account that Grows With Them

Encourage kids and teens to start investing in their financial future with our educational, rewarding savings clubs and accounts for kids up to the age of 22.¹²

- No minimum to open
- \$200 daily minimum balance to avoid a \$5 monthly maintenance fee once the Junior Saver turns 22
- Free events and activities
- For customers under age 22 & under age 22

Learn more at <https://www.wintrust.com/juniorsavers.html>.

12. Junior Savers Statement Savings Account. Child(ren) must be accompanied by a parent or guardian & present a valid social security number(s) at account opening. Fees may reduce earnings. We may change the interest rate on your account at any time.

Junior Savers/Teen Banking Club. Membership is for customers under age 22.

Embrace Your Adventurous Side

Join a community of like-minded travelers 50+ years of age for exclusive experiences in our Platinum Adventures Club. With professionally organized trips, special rates, and plenty of opportunities to make new connections, it's the perfect way to nurture your wanderlust.

- Exclusive travel opportunities and experiences for those over 50+ years of age
- Special rates and discounts
- Networking opportunities with like-minded adventurers
- Professionally organized, stress-free trips and events

Platinum Adventures Club. Membership is for customers 50+ years of age.

Coming Fall 2025



Platinum
Adventures[®]
Wintrust's Travel & Activity Club

Community is in our DNA

As a family of locally run community banks, giving back and getting involved is who we are. We believe in supporting the people, neighborhoods, and businesses around us through strong local partnerships and beneficial community initiatives.

Community Engagement

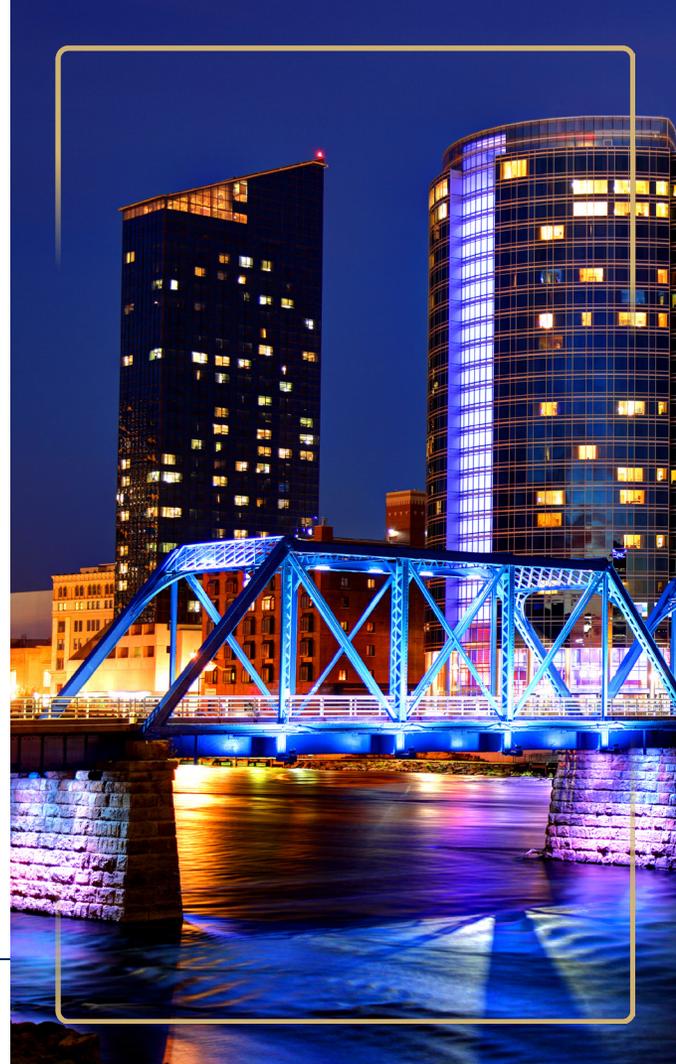
We engage directly with local organizations to ensure our efforts are uniquely tailored to the individual needs of each community.

Economic Development

We're committed to fostering initiatives and partnerships that strengthen local businesses and contribute to a healthy economy.

Employee Development

We encourage our employees to get involved and make an impact in their communities and in ways that resonate with them.



[LEARN MORE](#)

Macatawabank.com

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