

Loan Policy Pledge for Municipal Depositories

We pledge not to arbitrarily reject mortgage loans for residential properties within a specific geographic area in Chicago because of the location and/or age of the property, or in the case of proposed borrower to arbitrarily vary the terms of those loans or the application procedures for those loans on the basis of race, color, religion, national origin, age, sex, marital status, ancestry, sexual orientation, parental status, source of income, disability or military discharge status. In addition, we pledge to make loans available to low- and moderate-income residential property in the neighborhoods of the City of Chicago within the limits of our legal restriction and prudent financial practices.

We understand that arbitrarily rejecting or varying the terms and/or application procedures of mortgage loans on the basis of the factors listed above may result in the lost of our designation as a municipal depository.

Wintrust Bank, NA

Name of Financial Institution



Signature of Authorized Officer

Senior Vice President

Title

Kathleen M. Gallagher


Name of Authorized Officer (Print or Type)

773-883-4188

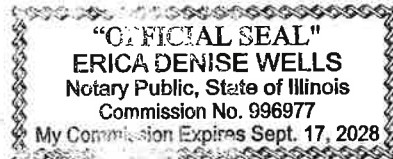
Business Telephone Number

Subscribed and sworn to before me this

16th day of October, 2024



Notary Public



Date: October 16, 2024

Name of transaction for which this certificate is submitted: RFP for Designation as a 2024 Municipal Depository

Contact Person: Kathleen M. Gallagher

Address: 231 South LaSalle Street
Chicago, IL 60604

Telephone: 773-883-4188