

Wintrust In the Community

Established a new branch of Chicago's South Side:

Wintrust's support for Project H.O.O.D. (Helping Others Obtain Destiny) exemplifies the company's approach to serving Chicago's neighborhoods. When this nonprofit opens its 90,000-square-foot community center in the city's West Woodlawn neighborhood in late 2024, visitors will also find our South Side Community Bank inside. Operated by Wintrust's Beverly Bank & Trust Company N.A.™, this new branch is designed to improve access to banking services, make financial transactions more affordable, and enhance financial health for the residents of one of Chicago's most underserved neighborhoods. Rather than wait for the official opening, South Side Community Bank opened a microbranch in November 2023 at Project H.O.O.D.'s temporary location across the street. In doing so, the bank is engaging with customers and the community at large to identify their unique financial needs. Since its founding in 2012, Project H.O.O.D. has been improving lives on Chicago's South Side. Established by Pastor Corey Brooks of New Beginnings Church, this organization provides educational resources for children and mentorship programs for people of all ages. Additionally, it has engaged in community development and affordable housing initiatives. The new community center will provide recreational opportunities for children and adults, and its Robert R. McCormick Leadership and Economic Opportunity Center will serve as a hub for educational and economic development activities. Along with opening a branch, Wintrust has been a key supporter of the community center project by contributing \$1.5 million to its capital campaign.

Providing affordable, Bank On-certified accounts

Approximately 7% of Chicago residents and 25% of the city's Black households are unbanked, which means that they lack both a checking and a savings account.* This can happen for several reasons, but most often due to the difficulty of consistently meeting the minimum balance requirements. As a result, these residents often rely on more expensive options for cashing paychecks, paying bills, and handling other financial transactions. Wintrust Community Banks help address this issue through our Money Smart checking and savings accounts. It only takes \$10 to open a Money Smart checking account, with benefits including no overdraft or maintenance fees, a free debit card, and no-fee in-network ATM access. Customers opened more than 1,000 Money Smart checking and savings accounts in 2023, and they have opened more than 4,780 accounts since we launched them in 2012. These accounts are also certified by Bank On, a national movement led by the Cities for Financial Empowerment Fund that works to ensure that anyone can open a safe and affordable bank or credit union account. Bank On-certified accounts benefit unbanked and underbanked individuals who may face credit or identification problems, have a high distrust of financial institutions, or are unable to meet the minimum balance to open other accounts.

Prioritizing affordable mortgage loans for homeowners:

Our mortgage loan origination and servicing operations are primarily consolidated within the Wintrust Mortgage division, which serves diverse markets throughout all our service areas. Employees are trained to follow a comprehensive set of fair lending practices, and Wintrust Mortgage follows nondiscriminatory loan policies. Each Wintrust Community Bank is an Equal Credit Opportunity Lender. As such, they do not discriminate against a credit applicant on the basis of race, color, religion, national origin, sex, marital status, age*, familial status, handicap status, sexual orientation or gender identity. They also do not discriminate because all or part of the applicant's income is derived from any public

assistance program or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act, or on any other prohibited basis.

Identifying new ways to support small-business customers

Wintrust Community Banks continually look for new ways to establish and strengthen partnerships with local small businesses. For example, as member institutions of the Federal Home Loan Bank of Chicago (FHLBC), 14 of our bank charters submitted applications on behalf of a local customer to the FHLBC Community First® Accelerate Grants for Small Business program in 2023. All 14 of these small-business customers won the maximum grant for a total of \$350,000. This funding can be used for a variety of purposes such as purchase or improvement of property, equipment, workforce development, or technology. We also began working with the Illinois Small Business Development Center (SBDC) at the Chicagoland Chamber of Commerce, which provides expert advice, workshops, and other resources to assist new and existing businesses in meeting their growth objectives. Wintrust now supplies a speaker at each of the SBDC's monthly sessions to discuss the banking and related needs of early-stage startups and established businesses alike. A team of Wintrust consultants also helps businesses that require banking services to set up accounts, obtain startup capital and SBA loans, or access other products.

CRISTO REY NETWORK

The Chicago-based Cristo Rey Network, which comprises 38 Catholic high schools across 24 states, has long been known for its rigorous college preparatory academics and unique Corporate Work Study (CWS) program. A long-standing financial supporter, Wintrust has also provided CWS program opportunities for more than 100 students in Chicagoland and Milwaukee since 2014. Students in the program join a Wintrust business unit to learn on-the-job skills.

INTENTIONAL SPORTS AND NORTH AUSTIN CENTER

With the opening of the North Austin Center in 2023, Wintrust is helping close the opportunity gap in youth sports for multiple underserved neighborhoods on Chicago's west side. Intentional Sports, which was instrumental in the development of the 150,000-square-foot sports and community center, named Wintrust its Champion Partner.