

Get ready for an all new

DIGITAL BANKING EXPERIENCE



WINTRUST



**QUICK
GLANCE**



**FINANCIAL
INSIGHTS**



**EASY TRANSACTION
IDENTIFICATION**

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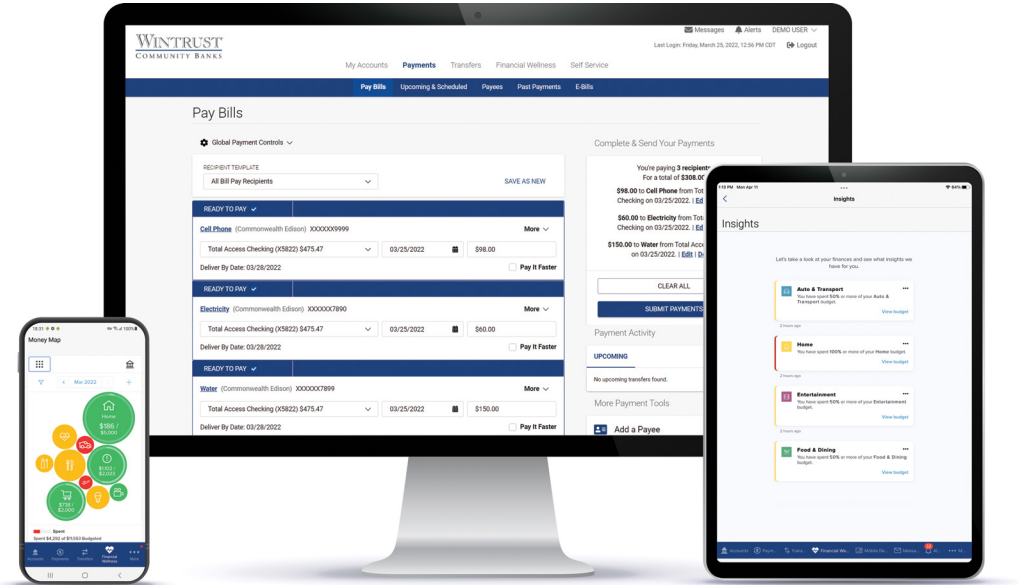
“At Wintrust, we’re extremely excited to introduce our new best-in-class tools to match the award-winning customer service you have come to expect. Enclosed, you will find an overview of our updated digital banking features coming July 18th, 2022, with key dates and helpful hints to make this a successful transition. Thank you as always for your loyalty and dedication to your Wintrust Community Bank!”

ED WEHMER

WINTRUST FOUNDER & CHIEF EXECUTIVE OFFICER

New Features

We listened carefully to your feedback and worked hard not only to enhance existing functions, but also to add the features you've been asking for in our new online and mobile banking.





QUICK GLANCE

Create a custom view of your account balances and recent transactions in the mobile app.



FINANCIAL INSIGHTS

Stay on top of your financial wellness with personalized notifications that deliver real-time information.



EASY TRANSACTION IDENTIFICATION

It's simple to track spending when purchases are automatically categorized, and shown with merchant logos.



CUSTOM ALERTS

Get alerts when and how you want, whether over email, text message, or app push notification.



STREAMLINED EXPERIENCE

Bank anywhere, moving seamlessly across devices. From Zelle® to bill pay and more, everything you can do with online banking, you can do on the app, and vice versa.*

*Quick Glance and Mobile Deposit are mobile-only features.



IMMEDIATE ACCOUNT VALIDATION

Transfer funds between your Wintrust account and your other banks quickly and easily.

What Can I Do To Get Ready?

Here's how to make sure you can use Wintrust Digital Banking as soon as it's available.

MAKE SURE YOUR INFO IS UP-TO-DATE.



Double-check that you know your user ID and password, and that your email address and phone number are correct.

Familiarize yourself with our new brand.

While our community-focused banks will continue to operate their locations under their current names, our digital experiences will all be branded as **Wintrust Community Banks**.

Add Wintrust Digital Banking to your email contacts.

Add marketingemail@email.bankwintrust.com, no-reply@digital.banking.wintrust.com, and noreplyauthenticationbanking@wintrust.com to your email contacts, so they don't get marked as spam.

Add Wintrust Digital Banking to your text message (SMS) contacts.

Add 32648 and 40574 to your phone contacts, so you can receive notifications via text as well.

Key Dates

JULY 14TH

This is the last day to initiate Bill Payments or eBills through .COMmunity Banking and .COMmunity Mobile. The cutoff is at 8 p.m. CT.

JULY 15TH

.COMmunity Banking and .COMmunity Mobile will no longer be accessible as of 3 p.m. CT.

To check balances and recent transactions, please use our TeleBanking services. TeleBank numbers are listed on page 8. Wintrust Community Bank debit cards and ATMs will be fully accessible.

JULY 18TH AT 7 A.M. CT

The new Wintrust Digital Banking will be fully accessible, so you can log in and resume digital banking activities.



Key Dates for Quicken Users

JULY 14TH

Back up data and complete your final transaction download by 3 p.m. CT.

JULY 25TH

Complete the activation of your new Wintrust Digital Banking to ensure your Quicken accounts are set up with the new connection. For more information and detailed conversion instructions, please visit wintrust.com/digital.

What Do I Need To Do on July 18th, 2022?

Here are the steps you'll need to take on or after July 18th to access your new Wintrust Community Banks digital banking.

Most customers' credentials will stay the same, but some will change. If your credentials are changing, you'll receive an email on Friday, July 15th informing you that your credentials will be changing, and two additional emails on Monday, July 18th with your new credentials.



FOR ONLINE BANKING

Log in to the new digital banking platform from any of our Wintrust Community Banks websites, or wintrust.com.



FOR THE MOBILE BANKING APP

Visit wintrust.com/digital to download the new app or search for Wintrust Community Banks in the App Store or Google Play.





THE FOLLOWING SERVICES WILL NEED TO BE SET UP AGAIN:**

- Alerts and Delivery Preferences
- Mobile App Quick Access Preferences
- Financial Wellness Linked Accounts, Budgets, Alerts, Net Worth, Spending
- Card Controls
- Web Connect and Express Connect Quicken

THE FOLLOWING FEATURES SHOULD TRANSFER AS YOU CURRENTLY ENJOY THEM:**

- Accounts and Nicknames
- Scheduled Internal and External Transfers
- External Accounts
- Bill Pay Payees, eBills, Bill Pay Reminders
- Scheduled Bill Payments
- Zelle®
- E-Documents (Statements, Notices & Tax Forms) Preferences

****See “How to Access the Features You Use” on pages 11 – 13.**

TeleBank Numbers for Wintrust Community Banks

On July 15th at 3:00 p.m. CT, our online and mobile banking will no longer be accessible for the weekend in preparation for this transition to the new Wintrust Digital Banking. For banking support over the weekend, call these automated, 24/7 support lines to check balances and recent transactions, activate debit cards, transfer funds, change PINs, and more.

Barrington Bank & Trust Company, N.A.

866-721-2369

Beverly Bank & Trust Company, N.A.

866-444-8771

Crystal Lake Bank & Trust Company, N.A.

866-721-2461

Hinsdale Bank & Trust Company, N.A.

866-721-2441

Lake Forest Bank & Trust Company, N.A.

866-721-2467

Libertyville Bank & Trust Company, N.A.

866-721-2328

Northbrook Bank & Trust Company, N.A.

866-721-2463

Old Plank Trail Community Bank, N.A.

800-747-8142

Schaumburg Bank & Trust Company, N.A.

877-615-8735

St. Charles Bank & Trust Company, N.A.

866-826-7147

State Bank of the Lakes, N.A.

866-721-2370

Town Bank, N.A.

877-646-9003

Village Bank & Trust, N.A.

877-472-9234

Wheaton Bank & Trust Company, N.A.

866-721-2443

Wintrust Bank, N.A.

866-721-2455

Frequently Asked Questions

HOW TO ACCESS YOUR ACCOUNTS

HOW DO I LOG IN TO THE NEW WINTRUST DIGITAL BANKING?

To log in via a web browser: Beginning **Monday, July 18th** at 7 a.m. CT, go to any of our Wintrust Community Bank websites, or wintrust.com, and log in by entering your existing user ID and password.

To log in via the mobile app: Beginning **Monday, July 18th** at 7 a.m. CT, visit the App Store or Google Play, search for Wintrust Community Banks, and select "Install." Or, download the new app from wintrust.com/digital or by using the QR code below.



WILL THE SAME ACCOUNTS I ACCESS VIA .COMMUNITY BANKING APPEAR IN THE NEW WINTRUST DIGITAL BANKING?

Yes! For most customers, the same accounts that are accessible in the current .COMMunity Banking will be accessible in the new Wintrust Digital Banking. Plus, if you have accounts at multiple Wintrust Community Banks, the new Wintrust Digital Banking will now display **all** of your accounts under the same login.

Frequently Asked Questions

CAN I USE MY EXISTING DIGITAL BANKING CREDENTIALS TO LOG IN TO THE NEW WINTRUST DIGITAL BANKING PLATFORM?

For most customers, you will be able to use your existing user ID and password to log in to the new Wintrust Digital Banking.

For a small group of customers with common names or credentials that don't conform with improved security standards, you will receive an email on **Friday, July 15th** informing you that your credentials will be changing, and will receive two additional emails on **Monday, July 18th** with your new credentials.

For customers with accounts at multiple Wintrust Community Banks, you will now only need one set of credentials to access all of your accounts. You will receive an email on **Monday, July 18th** letting you know which of your existing credentials to use to log in to the new Wintrust Digital Banking.

HOW WILL MY EXISTING DIGITAL BANKING SERVICES BE AFFECTED BY THE MIGRATION TO THE NEW WINTRUST DIGITAL BANKING?

Most of the existing digital banking services and setups will be transferred to the new Wintrust Digital Banking. However, there are a few services that will require your action. Please review the information on pages 11 – 13 so you don't miss out on key details of the migration.

ARE THERE ANY SERVICES NO LONGER OFFERED IN THE NEW WINTRUST DIGITAL BANKING?

Because our new mobile app provides a Quick Glance feature that allows you to create a custom view of your account balances and recent transactions even before you log in, **Text Banking** will no longer be available. **Cardless Cash** will no longer be available, but stay tuned for announcements about new cardless ATM services. **PayPal linking** cannot be established through our new mobile app, but it can be established through PayPal. Because you can enable Fingerprint or Face ID to simplify your login experience in our new mobile app, **Passcode login** will no longer be available.

HOW TO ACCESS THE FEATURES YOU USE

WHAT WILL HAPPEN TO MY INTERNAL TRANSFERS BETWEEN ACCOUNTS?

Any immediate transfer you initiate on **Friday, July 15th** before 3 p.m. CT via .COMmunity Banking will be sent through .COMmunity Banking.

WHAT WILL HAPPEN TO MY EXTERNAL ACCOUNTS AND TRANSFERS?

Your external transfer accounts and external transfers already established within .COMmunity Banking will transfer to the new Wintrust Digital Banking.

Any immediate external transfer you initiate on **Friday, July 15th** prior to 3 p.m. CT via .COMmunity Banking, will be sent through .COMmunity Banking.

Any future-dated and/or recurring transfer scheduled to occur after **Friday, July 15th** will be carried over and sent through the new Wintrust Digital Banking.

WILL MY ACCOUNT NICKNAMES TRANSFER?

Yes. Nicknames you assigned to your accounts in .COMmunity Banking will be carried over.

WILL MY AUTOMATED BILLS THROUGH BILL PAY TRANSFER TO THE NEW SYSTEM?

All of your Bill Pay payees, eBills, Scheduled Bill Payments, and Bill Pay Reminders already established within .COMmunity Banking will transfer to the new Wintrust Digital Banking. Your bill payment history will also be available.

Bill Pay reports you set up within .COMmunity Banking **will not be supported** in the new Wintrust Digital Banking, therefore make sure to save or print them prior to transition.

All future-dated and/or recurring bill payments scheduled to occur after **Thursday, July 14th** will be transferred and sent through the new Wintrust Digital Banking.

Frequently Asked Questions

WILL I BE ABLE TO CONTINUE TO SEND AND RECEIVE ZELLE® TRANSACTIONS?

From **July 15th** at 3 p.m. CT through **July 18th** at 7 a.m. CT, Wintrust customers who are sent a request for a payment by another Zelle® user will need to wait until they have logged in to the new Wintrust Digital Banking to accept the request.

All of the Zelle® contacts you have established within .COMmunity Banking will transfer to the new Wintrust Digital Banking and your Zelle® payment history will also be available.

Please note: Wintrust's Zelle® service can be used with personal accounts only. At this time, business accounts are not eligible for Zelle®.

WILL MY ALERTS AND NOTIFICATION PREFERENCES TRANSFER TO THE NEW PLATFORM?

Alerts and delivery preferences you set up in .COMmunity Banking **will not transfer** to the new Wintrust Digital Banking. Beginning **Monday, July 18th** please log in to the new Wintrust Digital Banking to set up account alerts and preferences and begin using your new digital banking tools.

WILL MY FACE ID, FINGERPRINT, OR PASSCODE WORK AFTER THE TRANSITION?

Quick Access options that were set up in your .COMmunity Mobile banking app **will not transfer** to the new Wintrust Mobile Banking app. Face ID and fingerprint access options will be supported, but there will no longer be a passcode option in the new Wintrust Mobile Banking app.

WILL MY DEBIT CARD CONTROLS CONTINUE TO WORK?

Card Controls you established in .COMmunity Mobile banking app **will not transfer** to the new Wintrust Digital Banking. Beginning **Monday, July 18th** please log in to the new Wintrust Digital Banking to set up Card Controls.

WILL MY PERSONAL FINANCIAL MANAGEMENT DATA BE AVAILABLE IN THE NEW PLATFORM?

The current .COMmunity banking Personal Financial Management tool will be upgraded to a new Financial Wellness experience in Wintrust Digital Banking.

In Financial Wellness, you will be able to use “Personal Finance” to see transactions from most linked financial institutions, build budgets, set and track goals and net worth, categorize spending, build plans for debt paydown, and more. In “Insights,” you will be able to view a “feed” of personalized suggestions and opportunities as your transactions ebb and flow. While your old external accounts and alerts related to Personal Finance will not transfer, we hope you find the new experience far more beneficial!

CAN I STILL ALLOW THIRD PARTY PERSONAL FINANCIAL SERVICES (E.G., ROBINHOOD) TO CONNECT MY ACCOUNTS AND TRANSACTIONS?

You may be able to connect these services. Please contact the third party solution provider for assistance.

WILL I STILL HAVE ACCESS TO QUICKEN?

Your Quicken express connection for transaction sync to .COMmunity Banking will need to be re-established. Please see the “Key Dates” section of this document for more detailed recommendations. We will no longer support Direct Connect as a connection on the new Wintrust Digital Banking Experience. For more information and detailed conversion instructions, please visit wintrust.com/digital.

WILL I STILL HAVE ACCESS TO MY E-DOCUMENTS ON THE NEW PLATFORM?

E-document delivery preferences you already established within .COMmunity Banking will transfer to the new Wintrust Digital Banking and your statements, notices, and tax forms history will also continue to be available.

WINTRUST

Learn more at wintrust.com/digital



Launching July 18th, 2022

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

