

WINTRUST

COMMUNITY BANKS

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

NOTICE OF RIGHT TO APPRAISAL COPY: Applications for credit secured by a first lien on a dwelling: We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

NOTICE OF RIGHT TO REASONS FOR ACTIONS TAKEN: If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your loan officer at the bank address and phone number provided in the How to Contact Us section within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE TO MARRIED WISCONSIN APPLICANTS: No provision of any marital property agreement, unilateral statement under s.766.59, Wis. Stats., or court decree under s.766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, P.O. Box 53570, Houston, Texas 77052.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willfully overvalue any land, property, or security for the purpose of influencing in any way the action of any bank the deposits of which are insured by the Federal Deposit Insurance Corporation.

HOW TO CONTACT US:

<u>Barrington Bank & Trust Company, N.A.</u> 201 S. Hough St. Barrington, IL 60010 847-842-4500 barringtonbank.com	<u>Schaumburg Bank & Trust Company, N.A.</u> 1180 E. Higgins Rd. Schaumburg, IL 60173 847-969-1200 bankschaumburg.com
<u>Beverly Bank & Trust Company N.A.</u> 10258 S. Western Ave. Chicago, IL 60643 773-239-2265 thebeverlybank.com	<u>St. Charles Bank & Trust Company, N.A.</u> 411 W. Main St. St. Charles, IL 60174 630-377-9501 bankstcharles.com
<u>Crystal Lake Bank & Trust Company, N.A.</u> 70 N. Williams St. Crystal Lake, IL 60014 815-479-5200 crystallakebank.com	<u>State Bank of The Lakes, N.A.</u> 440 Lake St. Antioch, IL 60002 847-395-2700 sbotl.com
<u>Hinsdale Bank & Trust Company, N.A.</u> 25 E. First St. Hinsdale, IL 60521 630-323-4404 hinsdalebank.com	<u>Town Bank, N.A.</u> 850 W. North Shore Dr. Hartland, WI 53029 262-367-1900 townbank.us
<u>Lake Forest Bank & Trust Company, N.A.</u> 727 N. Bank Ln. Lake Forest, IL 60045 847-234-2882 lakeforestbank.com	<u>Village Bank & Trust, N.A.</u> 234 W. Northwest Hwy. Arlington Heights, IL 60004 847-670-1000 bankatvillage.com
<u>Libertyville Bank & Trust Company, N.A.</u> 1200 S. Milwaukee Ave. Libertyville, IL 60048 847-367-6800 libertyvillebank.com	<u>Wheaton Bank & Trust Company, N.A.</u> 100 N. Wheaton Ave. Wheaton, IL 60187 630-690-1800 wheatonbank.com
<u>Northbrook Bank & Trust Company, N.A.</u> 110 Waukegan Rd. Northbrook, IL 60062 847-418-2800 northbrookbank.com	<u>Wintrust Bank, N.A.</u> 231 S. Lasalle St., 2 nd Floor Chicago, IL 60604 312-291-2900 wintrustbank.com
<u>Old Plank Trail Community Bank, N.A.</u> 280 Veterans Pkwy. New Lenox, IL 60541 815-485-0001 oldplanktrailbank.com	