WINTRUST

NEWS RELEASE

# Wintrust Financial Corporation Announces Plan to Sell the Deposits and Current Banking Operations of Second Federal Savings and Loan

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ROSEMONT, Ill., Nov. 28, 2012 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation ("Wintrust") (Nasdaq:WTFC) announced today that its wholly-owned subsidiary bank, Hinsdale Bank & Trust Company ("Hinsdale Bank"), has entered into a definitive agreement to sell the deposits and the current banking operations of Second Federal Savings and Loan, a branch of Hinsdale Bank ("Second Federal") to Self-Help Federal Credit Union, partnering with The Resurrection Project.

Hinsdale Bank currently operates three Second Federal locations; two branches in Chicago (Brighton Park and Little Village neighborhoods) and one in neighboring Cicero, Illinois. As of September 30, 2012, Second Federal had approximately $161 million in deposits. Hinsdale Bank purchased the deposits of Second Federal from the Federal Deposit Insurance Corporation (FDIC) when it failed and was placed in receivership with the FDIC on July 20, 2012.

"At our core, we are community bankers first. One of the main goals of community banks is to provide access. Sometimes that takes different forms. In this case, it's about helping a vibrant community choose its own financial destiny," said Edward J. Wehmer, President and CEO of Wintrust. Mr. Wehmer continued to note, "We came into Second Federal's neighborhoods with the intention of serving all the financial needs of the community. After working with a number of community leaders, we came to the conclusion that, for now, those needs are best served by the venture that The Resurrection Project has developed. We are honored to have been the bridge to allow this community the time to build the coalition necessary to take responsibility for Second Federal."

"We are pleased to continue the legacy of Second Federal in Brighton Park, Little Village and Cicero communities. Wintrust and Hinsdale Bank served a critical and responsible role in allowing time for The Resurrection Project and

our partner, Self-Help Federal Credit Union, to complete the purchase of the Second Federal loan portfolio from the FDIC. The Resurrection Project and Self-Help Federal Credit Union are proud to lead Second Federal into its next chapter as it continues to be a pillar of these important communities," stated Raul Raymundo, The Resurrection Project's CEO. Mr. Raymundo continued, "I want to personally thank Ed Wehmer and the Wintrust team for their continued support of our neighborhoods and the Latino community as a whole. We look forward in working with Wintrust as their presence grows in the Chicago area."

"Self-Help's involvement in Chicago – and expanding beyond our current operations in California and North Carolina – would not be possible without The Resurrection Project's strong community leadership," said Martin Eakes, CEO and Co-founder of Center for Community Self-Help and Self-Help Federal Credit Union. Mr. Eakes further noted that, "We are delighted by all the support that Wintrust and its network of community banks are providing. Going forward, we are excited that they have agreed to work with us to provide financial services to small businesses and middle market companies in the Brighton Park, Cicero, and Little Village neighborhoods, as well as surrounding areas."

Terms of the transaction are not being disclosed at this time. The transaction is subject to approval by banking regulators and certain closing conditions. The transaction is expected to close in the first quarter of 2013 and is not expected to have a material effect on Wintrust's earnings per share.

About Wintrust

Wintrust is a financial holding company with assets of more than $17 billion whose common stock is traded on the NASDAQ Global Select Market. Built on the "HAVE IT ALL" model, Wintrust offers sophisticated technology and resources of a large bank while focusing on providing service-based community banking to each and every customer. Wintrust operates fifteen community bank subsidiaries, now with over 100 banking locations located in the greater Chicago and Milwaukee market areas. Additionally, the Company operates various non-bank subsidiaries including one of the largest commercial insurance premium finance companies operating in the United States, a company providing short-term accounts receivable financing and value-added out-sourced administrative services to the temporary staffing services industry, companies engaging in the origination of residential mortgages for sale into the secondary market throughout the United States, and companies providing wealth management services.

About The Resurrection Project

The Resurrection Project is one of Chicagoland's most successful community development organizations. Since 1990, The Resurrection Project has revitalized predominantly low-income Latino communities on Chicago's Southwest side through a variety of community development strategies. The Resurrection Project serves families—

especially Latinos—from all over the metropolitan Chicago region with a particular focus on the communities of Pilsen, Little Village, Back of the Yards, and Melrose Park.

About Self-Help

The nonprofit Center for Community Self-Help (or Self-Help) combines several organizations that together provide financing, technical support, consumer financial services and advocacy for those left out of the economic mainstream. These entities include: Self-Help Credit Union, Self-Help Federal Credit Union, Self-Help Ventures Fund and the Center for Responsible Lending. Since Self-Help's founding in 1980, the organization has reached out particularly to female, low-income, low-wealth, rural and minority households and communities across North Carolina, Washington D.C., California and many other states.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the federal securities laws. Investors are cautioned that such statements are predictions and that actual events or results may differ materially. Wintrust's expected financial results or other plans are subject to a number of risks and uncertainties. For a discussion of such risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see "Risk Factors" and the forward-looking statement disclosure contained in Wintrust's Annual Report on Form 10-K for the most recently ended fiscal year and in Wintrust's subsequent Quarterly Reports on Form 10-Q. Forward-looking statements speak only as of the date made and Wintrust undertakes no duty to update the information.

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