WINTRUST

NEWS RELEASE

Wintrust Financial Corporation To Present at the Midwest 2004 Super-Community Bank Conference

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LAKE FOREST, Ill., Feb. 20 /PRNewswire-FirstCall/ -- Wintrust Financial Corporation ("Wintrust") (Nasdaq: WTFC) will present at the Midwest 2004 Super-Community Bank Conference to be held in Chicago on February 24 - February 25, 2004. Twenty-nine presenting banks sponsor the Midwest 2004 Super-Community Bank Conference. The presenting banks are small and mid-cap banks conducting their operations primarily in the Midwest region of the United States. Wintrust's presentation is scheduled to begin at 9:05 AM, Central Time, on February 24, 2004.

This event will be webcast and may be accessed at **www.super-communitybanking.com/midwest.htm** or at Wintrust's website at **www.wintrust.com** . Listeners should go to the website at least fifteen minutes before the presentation to download and install any necessary audio software. For those unable to attend the live broadcast, a replay will be available for 30 days after the conference. There is no charge to access the event.

Wintrust is a financial holding company whose common stock is traded on the Nasdaq Stock Market(R) (Nasdaq: WTFC). Its nine suburban Chicago community bank subsidiaries, each of which was founded as a de novo bank since December 1991, are located primarily in high income retail markets - Lake Forest Bank & Trust Company, Hinsdale Bank & Trust Company, North Shore Community Bank & Trust Company in Wilmette, Libertyville Bank & Trust Company, Barrington Bank & Trust Company, Crystal Lake Bank & Trust Company, Northbrook Bank & Trust Company, Advantage National Bank in Elk Grove Village and Village Bank & Trust in Arlington Heights. The banks also operate facilities in Lake Bluff, Highland Park, Hoffman Estates, Highwood, Glencoe, Winnetka, Clarendon Hills, Western Springs, Skokie, Wauconda, Cary, McHenry, Riverside, Roselle and Prospect Heights, Illinois. Additionally, the Company operates various non-bank subsidiaries. First Insurance Funding Corporation, one of the largest commercial insurance premium finance companies operating in the United States, serves commercial loan customers throughout the country. Tricom, Inc. of Milwaukee provides high-yielding, short-term accounts

receivable financing and value-added out-sourced administrative services, such as data processing of payrolls, billing and cash management services, to temporary staffing service clients located throughout the United States. Wayne Hummer Investments, LLC is a broker-dealer providing a full range of private client and brokerage services to clients located primarily in the Midwest. Focused Investments LLC is a broker-dealer that provides a full range of investment solutions to clients through a network of community-based financial institutions throughout the Midwest. Wayne Hummer Asset Management Company provides money management services and advisory services to individual accounts as well as the Wayne Hummer Companies' four proprietary mutual funds. Wayne Hummer Trust Company, a trust subsidiary, allows Wintrust to service customers' trust and investment needs at each banking location. Wintrust Information Technology Services Company provides information technology support, item capture and statement preparation services to the Wintrust subsidiaries.

Currently, Wintrust operates a total of 36 banking offices and is in the process of constructing several additional branch facilities. All of the Company's banking subsidiaries are locally managed with large local boards of directors. Wintrust Financial Corporation has been one of the fastest growing de novo bank groups in Illinois.

SOURCE Wintrust Financial Corporation
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(WTFC)

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