



NEWS RELEASE

Wintrust Financial Corporation to Present at the West Coast 2004 Super-Community Bank Conference

2004-09-03

LAKE FOREST, Ill., Sept. 3 /PRNewswire-FirstCall/ -- Wintrust Financial Corporation ("Wintrust") (Nasdaq: WTFC) will present at the West Coast 2004 Super-Community Bank Conference to be held in San Francisco on September 8, 2004 and September 9, 2004. Nineteen presenting banks sponsor the West Coast 2004 Super-Community Bank Conference. The presenting banks are small and mid-cap banks. Wintrust's presentation is scheduled to begin at 8:20 PM, Eastern Time, on September 8, 2004.

This event will be webcast and may be accessed at Wintrust's website at <http://www.wintrust.com> or at <http://www.super-communitybanking.com/westcoast/webcast.htm>. 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 ten 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, Village Bank & Trust in Arlington Heights and Beverly Bank & Trust Company in Chicago. The banks also operate facilities in Buffalo Grove, Cary, Chicago, Clarendon Hills, Glencoe, Gurnee, Highland Park, Highwood, Hoffman Estates, Lake Bluff, McHenry, Prospect Heights, Ravinia, Riverside, Roselle, Skokie, Wauconda, Western Springs and Winnetka, 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. WestAmerica Mortgage Company engages primarily in the origination and purchase of residential mortgages for sale into the secondary market through origination offices located throughout the United States. Loans are also originated nationwide through relationships with wholesale and correspondent offices. Guardian Real Estate Services, Inc. of Oakbrook Terrace provides document preparation and other loan closing services to WestAmerica Mortgage Company and its mortgage broker affiliates. 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' 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 42 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 bank groups in Illinois.

Note: the following notice is included to meet certain legal requirements

Wintrust has filed registration statements with the Securities and Exchange Commission in connection with its previously announced proposed acquisitions of Northview Financial Corporation ("Northview") and Town Bankshares, Ltd. ("Town Bankshares") in separate stock and cash merger transactions. Each registration statement includes a proxy statement/prospectus, seeking approval of the proposed transactions by the shareholders of Northview and Town Bankshares, respectively. Shareholders of Northview and Town Bankshares are advised to read the important information concerning the proposed transactions contained in the proxy statements/prospectuses and other documents filed by Wintrust with the Securities and Exchange Commission. Copies of the proxy statement/prospectus relating to the proposed Northview acquisition have been mailed to shareholders of Northview and, when available, copies of the proxy statement/prospectus relating to the proposed Town Bankshares acquisition will be mailed to shareholders of Town Bankshares. These documents can also be obtained free of charge from the web site maintained by the Securities and Exchange Commission at

<http://www.sec.gov> or upon written request to Wintrust Financial Corporation, Attn: Investor Relations, 727 North Bank Lane, Lake Forest, Illinois 60045 or by calling (847) 615-4096, or, for Northview shareholders, upon written request to Northview Financial Corporation, Attn: President, 245 Waukegan Road, Northfield, Illinois 60093 or by calling (847) 446-0245, or, for Town Bankshares shareholders, upon written request to Town Bankshares, Ltd., Attn: Investor Relations, 400 Genesee Street, Delafield, Wisconsin 53018 or by calling (262) 646-6888.

SOURCE Wintrust Financial Corporation

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(WTFC)

CO: Wintrust Financial Corporation; West Coast 2004 Super-Community Bank Conference

ST: Illinois, California

IN: FIN

SU: CCA MAV TDS

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