NEWS RELEASE

# Wintrust Wins Highest Ranking by J.D. Power for Customer Satisfaction with Retail Banking in Illinois for the Second Year in a Row

2023-03-31

ROSEMONT, Ill., March 31, 2023 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation ("Wintrust" or "WTFC") announced today that Wintrust Community Banks received the award for ranking highest in the J.D. Power 2023 U.S. Retail Banking Satisfaction Study in the Illinois Region. The J.D. Power study is based on rating responses from more than 101,000 retail banking customers in seven dimensions. Wintrust also won the highest ranking in Illinois in 2022, as well as highest ranking in the Midwest Region in 2017 and 2019.

Edward J. Wehmer, Founder and Chief Executive Officer of Wintrust, commented, "This honor belongs to the 5,200 Wintrust employees that come to work every day to give the best service and advice they can to our customers. We pride ourselves on knowing our customers and anticipating their needs – sometimes before they even know them. We have continued to innovate and improve our services for customers over the past 31 years. We appreciate our customers, our employees, and J.D. Power for this recognition."

Wintrust Community Banks received the top score in the following categories of the study: "Level of trust"; "Account offerings meet my needs"; "Problem resolution"; "Allowing me to bank how and when I want"; "People – representatives, tellers, and call center agents"; and "Helping to save time and money."

This award comes on the heels of Wintrust's announcement to eliminate all consumer overdraft and item return fees at each of its community banks. Timothy S. Crane, Wintrust President, said, "We want to make choosing a bank for our customers as simple as possible with products with no or low fees, accounts with access to free ATM usage, great digital products, and over 170 convenient locations."

The J.D. Power Award follows other recent recognition Wintrust has received, including The Chicago Tribune Top Workplaces Award and nine Greenwich Excellence Awards from Greenwich Associates in the U.S. Middle Market and Small Business Banking categories.

About Wintrust

Wintrust is a financial holding company with assets of approximately $53 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 15 community bank subsidiaries, with over 170 banking locations located in the greater Chicago and southern Wisconsin market areas. Additionally, Wintrust operates various non-bank business units including business units that provide commercial and life insurance premium financing in the United States, a premium finance company operating in Canada, a company providing short-term accounts receivable financing and value-added out-sourced administrative services to the temporary staffing services industry, a business unit engaging primarily in the origination and purchase of residential mortgages for sale into the secondary market throughout the United States, and companies providing wealth management services and qualified intermediary services for tax-deferred exchanges.

Forward-Looking Information

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 most recently filed Annual Report on Form 10-K. Forward-looking statements speak only as of the date made and Wintrust undertakes no duty to update the information.

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Source: Wintrust Financial Corporation