

WAYNE
HUMMER®
WEALTH MANAGEMENT

October 24, 2008

Dear valued client,

Today, we are in the midst of a period of tremendous economic and financial upheaval and uncertainty. These are indeed difficult times that are creating anxiety across our nation and the world. In times such as these, your trust and confidence in Wayne Hummer is more greatly appreciated than ever. As a valued client, I am writing you to share some information about the state of the firm that you may find comforting in light of the unprecedented transformation taking place in the banking and investments industries.

As you may know, Wayne Hummer is a wholly owned subsidiary of Wintrust Financial Corporation which trades on the NASDAQ exchange under the ticker symbol WTFC. Today, Wintrust is the second largest bank holding company headquartered in Chicago, and is funded by more than \$7.5 billion in core retail deposits from its 15 community banks as well as Wayne Hummer. Unlike many of the financial institutions currently facing dire circumstances, Wintrust has minimal exposure to sub-prime mortgages and other related high-risk investments. While it did write-down a group of commercial real estate loans earlier this week, Wintrust will not be subject to the massive balance sheet write-offs that many companies and their shareholders have already suffered, and may continue to incur into the future. Wintrust's capital ratios remain well above what are required to be considered "well capitalized" by the regulatory authorities. And in fact, Wintrust recently raised \$50 million in additional capital from a group of private investors as an extra precaution. For the fiscal year 2008, Wintrust will be profitable despite this being the most challenging year in its history. I am confident that as a conservatively run institution focused on serving local communities, Wintrust will not only survive the current economic crunch, but will thrive well into the future.

As for Wayne Hummer, we continue to adhere to our Midwestern values rooted in integrity, dependability, ethics and customer service that have served us so well since 1931. We are on sound footing and continue to take the same conservative approach to managing the firm's balance sheet as always. This conservative philosophy also extends to the protection we provide for your assets. With Wayne Hummer, your securities have unlimited protection against bankruptcy through insurance from the Securities Investor Protection Corporation, and the excess protection we provide through the Customer Asset Protection Company. Furthermore, your cash holdings invested in our Insured Bank Deposit™ (IBD) Program are currently protected by the FDIC up to \$3.75 million per depositor. While no amount of protection can insure against market volatility, I believe Wayne Hummer offers a tremendous amount of protection for your assets against the types of risks we are seeing with many financial institutions today.

Though the current market conditions are unsettling, I am hopeful that you will take heart in knowing that your investment firm and its parent are in good stead and that your investments with us receive uncommon levels of protection. On behalf of everyone at Wayne Hummer, I would like to again say thank you for placing your continued trust in us, and please know that as always, your Wayne Hummer professionals are here with you and for you through this challenging period and thereafter.

Best regards,



Tom Zidar
Chairman and CEO
Wayne Hummer Wealth Management