

CASH STRATEGIES  
**INSURED BANK  
 DEPOSITS™ PROGRAM**

**WINTRUST®**  
 WEALTH MANAGEMENT

[wintrustwealth.com](http://wintrustwealth.com)

**SUMMARY OF BENEFITS**

- **Competitive, tiered interest rates, with higher balances receiving higher rates**
- **Up to \$3.75 million of FDIC insurance**
- **Daily liquidity**
- **Convenient check writing**
- **A single monthly statement**
- **A single 1099 form**

**OVERVIEW**

The Wintrust Wealth Management Insured Bank Deposits (IBD) program is a secure and convenient way to invest large sums of cash at a competitive interest rate, while maintaining full daily liquidity. IBD can offer you complete FDIC insurance coverage on deposits up to \$3.75 million through a single banking relationship that provides you one consolidated monthly statement. The IBD program works by utilizing the 15 affiliated bank charters of our parent company, Wintrust Financial Corporation. Through this unique relationship, your deposits are dispersed in increments of \$250,000 among our 15 affiliated banks, thereby affording you up to \$3.75 million of liquid, FDIC-insured funds.<sup>1</sup>

**ADVANTAGE OVER OTHER CASH  
 EQUIVALENT INVESTMENTS**

- Money Market Mutual Funds are not FDIC-insured. These investment vehicles purchase high quality, short-term debt securities and other similar instruments seeking to maintain a net asset value of one dollar per share; however, there is no guarantee of share price. IBD offers interest rates similar to those of Money Market Mutual Funds, but with the security of FDIC insurance coverage.
- Certificates of Deposit offer competitive rates, but cannot provide complete liquidity and FDIC insurance is limited to \$250,000 for depositors. With IBD, your cash is fully accessible and insured up to \$3.75 million.
- Savings and other interest-bearing accounts cannot typically offer comparable rates of return nor FDIC insurance for assets in excess of \$250,000.

**Tier/Rate Information**

AGGREGATE CASH BALANCE <sup>2</sup>	TIER LEVEL
Up to \$4,999.99	1
\$5,000.00 - \$24,999.99	2
\$25,000.00 - \$99,999.99	3
\$100,000.00 - \$499,999.99	4
Over \$500,000.00	5
Deposit Accounts' Cash Balances from Fee Based Advisory Accounts <sup>3</sup>	5

**Current rates may be viewed online at  
[www.wintrustwealth.com/ibd](http://www.wintrustwealth.com/ibd)**

**AFFILIATED WINTRUST BANKS**

- |                                   |  |
|-----------------------------------|--|
| Advantage National Bank           | North Shore Community Bank & Trust Co. |
| Beverly Bank & Trust Co., N.A.    | Old Plank Trail Community Bank         |
| Barrington Bank & Trust Co., N.A. | State Bank of The Lakes                |
| Crystal Lake Bank Trust Co., N.A. | St. Charles Bank & Trust               |
| Hinsdale Bank & Trust Co.         | Town Bank                              |
| Lake Forest Bank & Trust Co.      | Village Bank & Trust                   |
| Libertyville Bank & Trust Co.     | Wheaton Bank & Trust Co.               |
| Northbrook Bank & Trust Co.       |  |

<sup>1</sup> All banks in the Insured Bank Deposits program are subsidiaries of Wintrust Financial Corporation, a financial services holding company. Wayne Hummer Investments, LLC is a wholly owned broker-dealer subsidiary of North Shore Community Bank. Insured Bank Deposits are held by the respective banks, not by Wayne Hummer Investments LLC. Balances are insured up to \$250,000 per bank, subject to a combined total of all deposits at a specific bank, including those outside the account. Please request the Insured Bank Deposits Information Statement for more details concerning insurance coverage.

<sup>2</sup> IBD accounts related to any other brokerage account that you may have at Wayne Hummer Investments are not aggregated for the purpose of determining aggregate deposit tier levels.

<sup>3</sup> Examples of Fee Based Advisory Accounts' include all managed accounts through Wintrust Capital Management and all fee based programs offered through our relationship with First Clearing, LLC.

Certain Clients and Accounts Are Ineligible. Pursuant to federal law, a Bank Deposit Account is available only to individuals, certain non-profit organizations and to certain fiduciaries and trusts, provided that the beneficiaries are individuals or otherwise eligible. Accordingly, accounts in the name of business entities including corporations, limited liability corporations and partnerships may not be eligible for a Bank Deposit Account. Certain non-profit corporations also may not be eligible.

Securities and insurance products offered through Wayne Hummer Investments (Member FINRA/SIPC), founded in 1931. Trust and asset management services offered by The Chicago Trust Company, N.A. and Wintrust Capital Management, LLC, respectively. Investment products such as stocks, bonds, and mutual funds are not insured by the FDIC or any federal government agency, not bank guaranteed or a bank deposit, and may lose value. ©2011 Wintrust Wealth Management