



4343 N. Elston Ave. | Chicago, IL 60641
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WE HAVE THE RIGHT SERVICES FOR YOU!

We're happy to offer the tools that help you get your finances on track. A healthy financial future is in reach if you can get in the habit of making good choices about money. We've designed the following tools to help you get your day-to-day spending, savings, and credit in order.

SET THE COURSE FOR FINANCIAL SUCCESS WITH A CHECKING ACCOUNT THAT GIVES YOU A HAND

MONEY SMART CHECKING

- No minimum deposit to open
- No minimum monthly balance or monthly maintenance fees
- No overdraft fees - we help you spend only what you have¹
- FREE debit card with up to six FREE out-of-network ATM reimbursements each statement cycle²
- Online & mobile banking³
- Optional Dollar-A-Day Savings Service: Automatically transfer \$1 (or more) each day from your Money Smart Checking account to your Wintrust Community Bank savings account⁴

GET YOUR SAVINGS ON TRACK FOR A BETTER FUTURE

MONEY SMART SAVINGS⁵

- No minimum deposit to open
- No minimum monthly balance or monthly maintenance fees
- Interest-bearing savings account
- FREE debit card (with linked checking account) with up to six FREE out-of-network ATM reimbursements per calendar month²

A TOOL TO HELP YOU BUILD OR REPAIR YOUR CREDIT

MONEY SMART CD LOAN

You can take out a loan for as little as \$500, or more based on your ability to pay, then use the borrowed funds to open a certificate of deposit (CD) for the same amount. Just make fixed monthly payments on the loan, and when the loan is paid off, the CD with earned interest is yours!

- Interest rate on the loan is lower than most credit cards
- Forced savings plan allows savings to remain in place
- Helps you reestablish or rebuild your credit history
- You'll receive earned interest on the CD
- No credit history necessary



Wintrust Bank is a mark of Wintrust Bank, N.A. **1. Overdrafts.** We decline or return transactions when you do not have enough money in your account to cover the charge. Some transactions could still cause a negative account balance, like when a transaction is approved for one amount but the actual charge is more. Example: if you add a tip for a meal after the transaction was approved, the full payment may go through and could result in a negative balance. If your balance is negative, you will not be charged an overdraft fee. **2. ATM Fees.** There is no Wintrust Financial Corporation (WIFC) transaction charge at any ATM in the Allpoint, ATM Access (Town Bank customers only), MoneyPass, or Sum surcharge-free networks. Other banks outside the network may impose ATM surcharges at their machines. Up to 6 surcharge fees assessed by owners of other ATMs outside the network will be reimbursed each calendar month. Reimbursement does not include the 1.10% International Service fee charged for certain foreign transactions conducted outside the continental United States. **3. Digital Banking Services.** Online or mobile banking is required to access Zelle®. Internet/mobile connectivity is required. Mobile banking is required to access remote deposit capture. Deposits made through mobile banking or remote deposit capture are subject to deposit limits and funds are typically available by next business day. Deposit limits may change at any time. Third-party message and data rates may apply. Other restrictions apply. **For more information go to: wintrust.com/agreement-and-disclosure.** **4. Optional Dollar-A-Day Savings Service.** Savings account must be opened at the same Wintrust Community Bank as the checking account. **5. Money Smart Savings.** Transaction limitations may apply. **A listing of WIFC locations can be found here: www.wintrust.com/locations.**



AN AFFORDABLE-RATE SOLUTION FOR SMALLER EXPENSES

EVERYDAY LOAN

The Everyday Loan is a fixed rate loan with a quick approval decision. Loans are available in amounts up to \$2,500 and can be paid off in terms of up to 24 months. Plus, our rates are lower than most credit cards or other fast-cash loans, making it an ideal solution for unexpected expenses.

You can also use an Everyday Loan to make your path to citizenship easier, putting the funds towards deferred action applications, renewals, and citizenship costs, including fingerprinting, application, and attorney fees.

- Much lower rate than payday loans
- You still get your money when you need it
- Pay it off within 24 months – not two weeks
- No outrageous or surprise charges

LOAN TERM	SAMPLE LOAN AMOUNT	FIXED RATE	CURRENT % APR ⁶	MONTHLY REPAYMENT
12 MONTHS	\$1,000	Prime + 5.00%	11.25%	\$88.50
24 MONTHS	\$1,000	Prime + 5.00%	11.25%	\$46.72



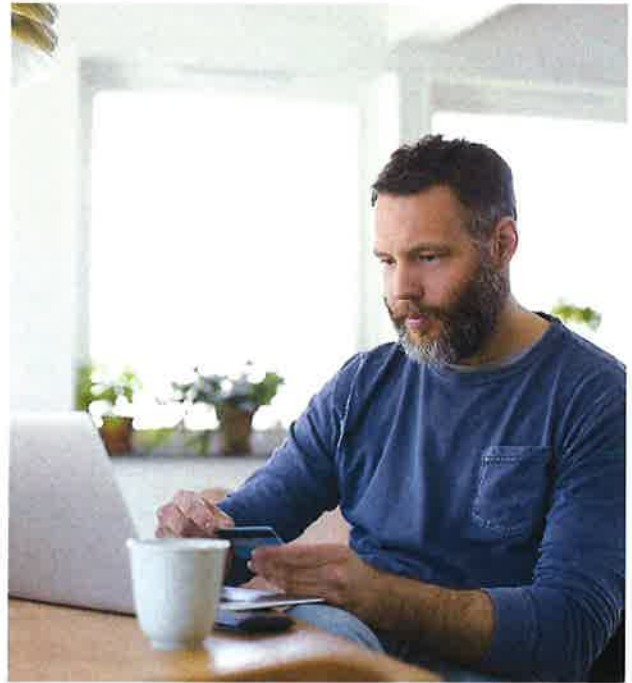
A CREDIT CARD TO HELP YOU ESTABLISH OR IMPROVE YOUR CREDIT

SECURED MASTERCARD^{®7}

Establish or improve your credit with a Secured Credit Card. If you are new to credit or have had trouble getting approved for a credit card, a Secured Card may be the right option for you. It is a smart way to work to help build your credit.

- Request your own credit limit by providing a single deposit between \$300 and \$5,000 (multiples of \$50) when you apply, subject to credit approval
- You may qualify for an unsecured card and have your deposit automatically refunded to you in as little as 11 months, subject to credit approval
- Secured Cards can be used anywhere major credit cards are accepted
- Visit your local branch today to learn more about rates and fees

Please see the Summary of Credit Terms provided at time of application for important information on rates, fees, costs, conditions, and limitations.



WINTRUST
BANK[®]
Mayfair

6. Everyday Loan. The Annual Percentage Rate (APR) is a fixed rate that's based on the Prime Rate reported in the Money Rates section of the Wall Street Journal (the "WSJ Prime") plus a 5% margin, at the time the loan is made. For example, on 10/14/2022 the WSJ Prime was 6.25% resulting in the APR disclosed. See the bank for details. Applicant must meet underwriting guidelines. **7. Credit Card.** Credit Cards are issued by First National Bank of Omaha (FNBO[®]). Mastercard is a registered trademark, and the circles design is a trademark, of Mastercard International Incorporated. Rates are accurate as of 10/14/2022.

