

We've created customized financial solutions, built for this area in particular, to help you reach your financial goals!

EVERY ATM YOU SEE IS FREE WITH  
**PREMIER CHECKING**

Only \$100 required to open.

Use any ATM nationwide, and we'll refund the fee!<sup>1</sup>

GET A **\$300 BONUS**<sup>2</sup>

Enroll in online banking, activate e-statements through the bank website and complete monthly direct deposits totaling \$500 or more within the qualification period.<sup>3</sup>

Banker instructions: Enter offer code **WFC00DMPC300** during account opening.

**29-MONTH CD**<sup>4</sup>

**3.00%**  
APY

\$1,000 minimum to open.  
New money only.<sup>5</sup>

Proud to be part of the **WINTRUST** family

**NORTH SHORE  
COMMUNITY BANK**  
& TRUST COMPANY<sup>®</sup>

SKOKIE'S COMMUNITY BANK

7800 Lincoln Ave. | Skokie, IL 60077  
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Palatine, IL 60095  
Permit No. 539



North Shore Community Bank & Trust is a branch of Wintrust Bank. **1. ATM Fees.** There is no WTFC transaction charge at any ATM in the Allpoint, MoneyPass, or Sum surcharge-free networks. Other banks outside the network may impose ATM surcharges at their machines. Surcharge fees assessed by owners of other ATMs outside the network will be reimbursed. Reimbursement does not include the 1.10% International Service fee charged for certain foreign transactions conducted outside the continental United States. **2. General Bonus Information.** This bonus offer is not available to existing or closed checking account customers of Wintrust Financial Corporation and its subsidiaries ("WTFC") or its active employees. Limit one bonus payment per customer, regardless of the number of accounts opened. If you qualify for this bonus payment, you are ineligible to receive this bonus payment from any other WTFC location. Your new account must be open, in the same product, and have a balance greater than zero to receive the bonus payment. The \$300.00 bonus payment is subject to IRS 1099-INT reporting and may be considered income for tax purposes for the tax year in which the bonus was paid. Banker instructions: Enter offer code WFC00DMPC300. **3. Bonus Qualifications.** (i) Open a new Premier Checking account from January 2, 2019 through March 29, 2019; (ii) tell us you are aware of this bonus offer at account opening; and (iii) you must have a monthly recurring "Direct Deposit" totaling \$500.00 or more made to your new account within two (2) consecutive calendar months, after the calendar month your new account is open ("Qualification Period"); and (iv) enroll in online banking and activate e-statements for your new account within the Qualification Period. "Direct Deposit" means any payment made by a government agency, employer, or other third party organization which is made via an electronic deposit. Direct deposits do not include teller/ATM/mobile or remote deposits, wire transfers, online banking/telephone transfers between accounts at WTFC, external transfers from other accounts at other financial institutions, or ATM/debit card transfers and deposits. After you have completed all the above bonus qualifications, we will deposit the bonus payment into your new account within thirty (30) calendar days after the Qualification Period. **4. CD Special.** Annual Percentage Yield (APY) is accurate as of 1/21/19. Offers expire 3/29/19. APY assumes funds remain on deposit. Substantial penalty for early withdrawal. **5. New Money.** New money is defined as money not held at any WTFC location. **A listing of WTFC locations can be found here:** <https://www.wintrust.com/findus/locations.html>.

