



**MAXSAFE® Deposit Account Rates
Current as of December 3, 2015**

MAXSAFE® Money Market – The MaxSafe® Money Market Account offers a depositor up to \$3.75 million** in FDIC® coverage on liquid funds with immediate access. The minimum deposit to open a MaxSafe® Money Market account is \$1,000.00 and an average minimum daily balance of \$150,000.00 is required to avoid a \$40.00 monthly fee.

*Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by check, draft or similar order to third parties are limited to six (6) per month.

Tier	Rate	APY
Under \$150,000.00	0.01%	0.01%
\$150,000 - \$499,999	0.03%	0.03%
\$500,000 - \$999,999	0.05%	0.05%
\$1,000,000 and over	0.10%	0.10%

MAXSAFE® Certificate of Deposit – The MaxSafe® Certificate of Deposit accounts offer a depositor up to \$3.75 million** in FDIC® coverage on all deposited funds. The minimum deposit to open a MaxSafe® CD is \$100,000.00 and Certificate of Deposits may be opened with a specific number of days or term months; offering a depositor the ability to ladder funds.

Term	Rate	APY
Specific Number of Days	0.10%	0.10%
3 Months	0.15%	0.15%
6 Months	0.15%	0.15%
9 Months	0.20%	0.20%
12 Months	0.25%	0.25%
18 Months	0.30%	0.30%
24 Months	0.40%	0.40%
36 Months	0.75%	0.75%
48 Months	1.04%	1.05%

MaxSafe® Checking Account – The MaxSafe® Checking Account offers a depositor up to \$3.75 million* * in FDIC® coverage on all deposited funds. The checking account is a regular non-interest bearing full transactional account.

**MaxSafe® funds are fully FDIC insured through the distribution of your funds across 15 affiliated community banks, 15 banks equals 15 times the usual \$250,000 level of FDIC maximum protection. Total coverage of \$3.75 million may be utilized through a combination of several MaxSafe® products.

***Above rates are subject to change without notice.

If you have any questions, please call Andrea Justin at (815) 462-5519.



WINTRUST

COMMUNITY BANKS

MAXSAFE®



Wintrust Community Banks are all deemed well capitalized by the FDIC, OCC, and other government regulatory bodies. Wintrust's MaxSafe deposits maximize FDIC Insurance up to \$3.75 million per titled account.

MAXSAFE OVERVIEW

With fifteen separate community banks in Illinois and Wisconsin, we are able to combine FDIC insurance protection to offer fifteen times the usual amount of coverage. A custody account from our affiliate, Wayne Hummer Trust Company, N.A., is opened via a MaxSafe professional, and funds are deposited on your behalf across those fifteen banks. You will receive a single consolidated statement and one document at the end of the year for tax reporting purposes, but have the FDIC insurance coverage equal to having your money on deposit at 15 individually chartered banks.



All banks in the MaxSafe Program are deemed "well-capitalized" by the Federal Deposit Insurance Corporation and other government regulatory agencies. Each insured bank in the MaxSafe program has full FDIC insurance coverage and are members of the FDIC.

BENEFITS

MAXIMUM FDIC INSURANCE. From a single MaxSafe Account, you can obtain up to \$3.75 million in FDIC protection per titled account on a Certificate of Deposit (CD) or Money Market Account (MMA).

YOUR BANK. Work with one financial institution to insure your deposits from \$100,000 to \$3,750,000 per titled account.

A SINGLE STATEMENT. Receive one regular statement detailing your deposit and the MaxSafe banks that your money is actually deposited in.

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Banking products provided by Wintrust Financial Corp. banks. 

Security and insurance offered through Wayne Hummer Investments LLC (Member FINRA/SIPC), founded in 1931. Trust and Asset Management services offered by The Chicago Trust Company, N.A. and Great Lakes Advisors, 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. ©2013 Wintrust

ONE TAX REPORTING DOCUMENT. At the end of the year you will receive one tax document from MaxSafe via Wayne Hummer Trust Company, N.A. No need for multiple different 1099s from a slew of different banks or financial institutions.

A COMPETITIVE RATE. MaxSafe offers competitive rates on both CDs and our MaxSafe Money Market Account, so you don't have to find rates at different institutions.

CHOICE OF MATURITIES AND ULTIMATELY LIQUIDITY. You can choose from a multitude of maturities and liquidity options: the MaxSafe Money Market Account for a more liquid FDIC insured deposit or CDs ranging from 1 month to 5 years (60 months).

COMPLETE TRANSPARENCY. Other programs offer large amounts of FDIC coverage but do not reveal the banks that ultimately hold your money. With MaxSafe you always know exactly what banks are holding your money and how much they have.

TRUE SECURITY. Other programs are based on a loose affiliation of unrelated banks across the country. Those programs cannot vouch for the safety, soundness and capitalization of participating banks. All MaxSafe participating banks are subsidiaries of Wintrust Financial Corporation, well-established within their communities in Illinois and Wisconsin, and well-capitalized by all regulatory standards.

LOCAL SOLUTION. All of your money stays local, helping to build our economy and our communities. Your money is not wired to a random bank in the middle of nowhere or sent to a clearing house in New York or Washington.

A minimum of \$100,000 is required to open a MaxSafe Certificate of Deposit. A minimum of \$1,000 is required to open a MaxSafe Money Market Account or MaxSafe Commercial (business) Money Market Account. A minimum balance of \$150,000 must be maintained each day in order to obtain the annual percentage yield. A new account agreement and a custody agreement are needed to establish the account. You will be provided a statement listing the total balance on deposit in your MaxSafe account. The last page of the statement will provide a breakdown of what funds are on deposit at which banks.

