

# Proud to be One of the Largest Premium Finance Companies in the U.S.

*First Insurance Funding Corp.- Sound, Stable and Growing*

Over the last decade, **FIRST Insurance Funding Corp. (FIRST)** has grown from a \$400 million finance company to a \$4 billion finance company. FIRST achieved this growth by being the only finance company that truly understands how to serve independent insurance agents and brokers.

## WINTRUST FINANCIAL

FIRST is a subsidiary of **Wintrust Financial Corporation (Wintrust)**, a financial services holding company based in Lake Forest, Illinois, with assets nearing \$10 billion. Wintrust engages in the business of providing traditional community banking services via its 15 community bank subsidiaries with a network of over 75 banking facilities. Additionally, Wintrust operates wealth management services, commercial insurance premium financing, short-term accounts receivable financing, and certain administrative services, such as data processing of payrolls, billing and treasury management services.

At a time when financial companies are folding or merging, Wintrust's group of community banks and financial companies are holding their ground. In fact, on January 16, 2006, our Chairman & CEO, Ed Wehmer made the following statement:

*Our commitment to our core loan underwriting standards consequently restrained loan growth in the second half of 2005 as we have not sacrificed our asset quality or pricing standards simply to grow outstanding loan balances. We are working diligently on different avenues by which we can add good quality assets to the mix during 2006.*

Wintrust "brought in the reins," while other financial companies took to "racing at the track." More simply, we put our customers' interests first instead of chasing loans at any cost.

## MAXSafe

The unique structure of Wintrust and its 15 individually chartered banks allows Wintrust to offer companies **\$3.75 million in FDIC insurance** per titled account through its MaxSafe program. This process of maximizing FDIC insurance has been available since 2002 and we currently have over \$700 million in MaxSafe-type deposits spread across our banks. MaxSafe is available in Certificates of Deposit (CDs) and Money Market Accounts. You can open a MaxSafe Account and manage your deposits at one bank, with one consolidated statement and tax reporting document at the end of the year.

For more information on Wintrust Financial, please visit [www.wintrust.com](http://www.wintrust.com). For more information on MaxSafe deposit accounts, please visit [www.maxsafeaccount.com](http://www.maxsafeaccount.com).

*Please visit us at [www.firstinsurancefunding.com](http://www.firstinsurancefunding.com)*

## **First** INSURANCE<sup>®</sup> FUNDING CORP.

A WINTRUST COMPANY  
NASDAQ: WTFC

**HAVE IT ALL**  
More Than Just Premium Finance.  
Complete Financial Solutions.

# Important notes about your Premium Finance Company and the current financial crisis:

FIRST Insurance Funding Corp. (FIRST) is committed to offering financial solutions and financial security to our customers. As our customer, you should know:

- 1) FIRST is part of Wintrust Financial Corporation (Wintrust), a \$10 billion financial services company with 15 individually chartered banks, 79 locations, and a dozen other specialty finance and wealth management companies.
- 2) By all current and regulatory standards, FIRST and Wintrust are well-capitalized and liquid institutions.
- 3) Wintrust banks are commercial banks, not investment banks. Investment banks issue and sell securities in the bond and equity markets. Commercial banks collect deposits (that are insured by the FDIC) and make commercial and consumer loans. Commercial banks are also more heavily regulated than investment banks.
- 4) Wintrust does not own any investment banks. The problems that plagued Bear Sterns and Lehman Brothers were unique to those investment banks. Their problems did not and do not affect FIRST or Wintrust.
- 5) The products offered by Wintrust banks (including its MaxSafe program) are insured by the FDIC. (As compared to Money Market Funds offered by brokerage firms, which are backed by investments and may lose value.)

The current uncertainties in the financial markets can be frightening in a number of ways. Please rest assured that FIRST Insurance Funding Corp. and Wintrust Financial Corporation remain un-frightened and strong and are here for you.

If you have any questions or comments, please don't hesitate to contact us at (800) 837-3707 or [marketing@firstinsurancefunding.com](mailto:marketing@firstinsurancefunding.com).



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