

# Executive Message



ORGANIZATIONAL NEWS YOU CAN USE

From David Lee and Ryan De Witte

June 30, 2025

To: Charter Lending and Credit Teams

## Strengthening Our Foundation for Growth

### *A New Structure to Support Our Future*

As Wintrust continues to grow, it's important that we continue to deliver an exceptional client experience while operating with greater efficiency. To support this, we are implementing a new Banker and Portfolio Management structure designed to strengthen our ability to serve customers and sustain our momentum.

### What's Changing and Why It Matters

Effective July 6, we will begin organizing teams by subject matter expertise. This shift will help us better serve our clients, support our expanding loan portfolio and create more clearly defined development paths for our team members.

Key changes include:

- **Regional Portfolio Management (PM) Hubs** will be established for Commercial Real Estate (CRE) and Business Banking (BB) / Community Banking (CB). These hubs will bring together Portfolio Management teams in a model similar to what was successfully introduced in Commercial Banking in 2023.
- **Commercial Real Estate Banking** will introduce a new hub / group leadership structure to ensure consistency across the sales platform.

These updates are designed to:

- Accelerate and streamline loan decisioning and funding support
- Standardize processes and clarify reporting lines across the banks
- Introduce consistent functional titles that enhance understanding of roles and support career development

In becoming more focused within a specific line of business, team members will gain deeper subject matter expertise, receive more tailored coaching and benefit from clearer performance expectations. This structure reflects our continued investment in your growth and success.

### **What to Expect Next**

Team leaders will be meeting with impacted team members to share their new titles and scope of responsibilities. These changes are part of a broader effort to ensure we are organized to meet both our current and future demands.

Our goal is to deliver sophisticated banking solutions through an unmatched client-first focus. This initiative will help us do that more efficiently while continuing to enhance the customer experience and create greater professional growth opportunities for our teams.

Regards,

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