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WINTRUST FINANCIAL CORP  
Form 8-K  
May 03, 2002

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT PURSUANT TO SECTION 13 OR 15(D)  
OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of Earliest Event Reported): April 19, 2002

WINTRUST FINANCIAL CORPORATION  
(Exact Name of Registrant as Specified in its Charter)

Commission File Number 0-21923

|  |   |
|--|---|
| Illinois                                       | 36-3873352                              |
| -----  | -----                                   |
| (State or other Jurisdiction of Incorporation) | (I.R.S. Employer<br>Identification No.) |

727 North Bank Lane  
Lake Forest, Illinois 60045  
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(Address of Principal Executive Offices)

(847) 615-4096  
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(Registrant's Telephone Number, Including Area Code)

ITEM 5. OTHER EVENTS.

In May 2002, Wintrust Financial Corporation issued its letter to shareholders related to the first quarter 2002, which is attached hereto as an Exhibit. On April 19, 2002, Wintrust Financial Corporation announced earnings for the first quarter of 2002. The Company's press release related to this announcement is attached as part of the aforementioned letter to shareholders.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibit

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Exhibit 99.1 - Letter to Shareholders including the earnings release dated April 19, 2002.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

WINTRUST FINANCIAL CORPORATION  
(Registrant)

Date: May 3, 2002

/s/ David A. Dykstra

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Senior Executive Vice President  
& Chief Financial Officer

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