

WINTRUST FINANCIAL CORP

Form 8-K

February 28, 2006

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**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): February 28, 2006**  
**WINTRUST FINANCIAL CORPORATION**  
(Exact name of registrant as specified in its charter)

<b>Illinois</b> (State or other jurisdiction of Incorporation)	<b>0-21923</b> (Commission File Number)	<b>36-3873352</b> (I.R.S. Employer Identification No.)
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<b>727 North Bank Lane</b> <b>Lake Forest, Illinois</b> (Address of principal executive offices)	<b>60045</b> (Zip Code)
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Registrant's telephone number, including area code **(847) 615-4096**  
**Not Applicable**

(Former name or former address, if changed since last year)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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2006 Super-Community Bank Conference Presentation

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**Item 7.01. Regulation FD Disclosure.**

On February 28, 2006, Wintrust Financial Corporation ( Wintrust ) will participate in the 2006 Super-Community Bank Conference (the Conference ) held in Chicago, Illinois. The Conference will be webcast and may be accessed for up to thirty days after the Conference at <http://www.super-communitybanking.com/midwest.htm> or through Wintrust s website at <http://www.wintrust.com>. Attached as Exhibit 99.1 to this Current Report on Form 8-K is the slide presentation used at the conference.

**Item 8.01. Other Events.**

The information provided in Item 7.01 is incorporated by reference herein.

**Item 9.01. Financial Statements and Exhibits.**

(c) *Exhibits.*

Exhibit No.	Description
99.1	2006 Super-Community Bank Conference Presentation

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The slide presentation contains forward-looking statements within the meaning of federal securities laws. Wintrust intends such forward-looking statements to be covered by the safe harbor provision for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995, and is including this statement for purposes of invoking these safe harbor provisions. Actual results could differ materially from those addressed in the forward-looking statements due to factors such as changes in economic conditions, competition, or other factors that may influence the anticipated growth rate of loans and deposits, the quality of the loan portfolio and loan and deposit pricing, unanticipated changes in interest rates that negatively impact net interest income, lower than anticipated residential mortgage loan originations, future events that may cause unforeseen loan or lease losses, slower than anticipated development and growth of Tricom and the trust and investment business, unanticipated changes in the temporary staffing industry, the ability to adapt successfully to technological changes to compete effectively in the marketplace, competition and the related pricing of brokerage and asset management products, unforeseen difficulties in integrating the acquisitions of Advantage National Bancorp, Inc., Village Bancorp, Inc., WestAmerica Mortgage Company, Guardian Real Estate Services, Inc., Northview Financial Corporation, Town Bankshares, Ltd., Antioch Holding Company and First Northwest Bancorp, Inc. with Wintrust, the ability to pursue additional acquisition and expansion strategies and the ability to attract and retain experienced senior management. Therefore, there can be no assurances that future actual results will correspond to these forward-looking statements. The reader is cautioned not to place undue reliance on any forward looking statement made by or on behalf of Wintrust. Any such statement speaks only as of the date the statement was made or as of such date that may be referenced within the statement. Wintrust does not undertake any obligation to update or revise any forward-looking statements.

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**Signature**

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 hereunto duly authorized.

WINTRUST FINANCIAL CORPORATION  
(Registrant)

By: /s/ David A. Dykstra  
David A. Dykstra  
Senior Executive Vice President and  
Chief Operating Officer

Date: February 28, 2006

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