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WINTRUST FINANCIAL CORP Form 8-K October 31, 2013

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): October 25, 2013

WINTRUST FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Illinois 001-35077 36-3873352 (State or other jurisdiction (Commission (I.R.S. Employer of Incorporation) File Number) Identification No.)

9700 West Higgins Road, 8th Floor

Rosemont, Illinois 60018

(Address of principal executive

offices)

(Zip Code) Registrant's telephone number, including area code (847) 939-9000

(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:

60018

- 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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Item 1.01. Entry into a Material Definitive Agreement.

On October 25, 2013, Wintrust Financial Corporation ("Wintrust") entered into a Sixth Amendment Agreement (the "Amendment") to the Amended and Restated Credit Agreement dated as of October 30, 2009 (as amended, the "Credit Agreement") among Wintrust, the lenders named therein, and Bank of America, N.A., ("Bank of America") as administrative agent.

Pursuant to the Amendment, the parties agreed to extend the maturity date of the Credit Agreement to November 24, 2013 while the form of an amendment to the Credit Agreement is being finalized.

The above summary of the Amendment does not purport to be a complete description of the Amendment and is qualified in its entirety by reference to the Amendment.

Item 2.03. Creation of a Direct Financial Obligation or an Obligation under an Off-Balance Sheet Arrangement of a Registrant.

The information provided in Item 1.01 is incorporated by reference herein.

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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/ Lisa J. Pattis Lisa J. Pattis Executive Vice President, General Counsel & Corporate Secretary

Date: October 31, 2013