

Retail Banking Agreement between Marquette University and Wintrust Financial Corporation

Marquette University (Marquette) entered into a retail banking services agreement with Wintrust Financial Corporation (Wintrust) on July 1, 2018. The agreement makes available optional banking services to students and others in the Marquette community. The agreement does not include services related to the disbursement of Title IV credit balance refunds to students. The relationship between the parties arising under this agreement constitutes a Tier Two Arrangement subject to regulation by the U.S. Department of Education (see 34CFR668.161-167 via the Federal Register on October 30, 2015).

The link to this agreement and amendment are here: [wintrust-agreement.pdf \(marquette.edu\)](#)

The regulations require Marquette to disclose the major features and commonly assessed fees for the Wintrust student accounts. Here is a link: <https://www.townbank.us/marquette.html>

In compliance with the reporting requirements of these regulations, Marquette discloses the following information for the fiscal / award year ending 2024

Total number of customers holding student banking accounts as of the end of the fiscal /award year ending 2024	1,369
Mean student costs*	\$0.76
Median student costs*	\$0.07

*All fees notated above were assessed for stop payments or foreign transactions.

Marquette and Wintrust do not receive or pay any consideration, either monetary or non-monetary, under this agreement.

Note that these banking services are entirely at the option of students at Marquette University. Students are NOT REQUIRED to have a bank account with Wintrust Financial Corporation to receive financial aid or any refunds from the university.