

Wintrust Commercial Finance (WCF) is an equipment-focused financing group, headquartered in Texas, offering sophisticated loan and lease products to companies throughout the U.S. WCF has a customer-focused philosophy derived from many years of experience providing innovative capital solutions to various industries. We are backed by the strength and resources of our parent company, Wintrust, with the perfect blend of independent entrepreneurial vision.

WCF specializes in property, plant, and equipment financing for the transportation industry, including but not limited to:

Truck tractors

- Light duty class 1 to 3
- Medium duty class 4 to 6
- Heavy duty class 7 to 8

Trailers

- Dry van
- Reefer box
- Flatbed
- Tanker

Specialized vocational assets, including trailers built for

- Electric service providers
- Oilfield services
- Medical and industrial use
- Green energy
- Entertainment and mobile production units
- Furniture hauling
- Wood products and pole trailers
- Power generation
- Medical (portable MRI) trailers
- Heavy and extra-wide permitted load trailers
- Agriculture product trailers
- Livestock trailers
- Steel mill transport

Rail (debt transactions only)

- Boxcars
- Flatbeds
- Gondolas
- Car carriers
- Niche intermodal



BENEFITS

- Conservation of capital
- Improve liquidity and cash flow
- Reduce operating and rental expenses
- Operational flexibility
- Matching cash flow with asset usage (life cycle) and revenue
- Facilitate equipment from multiple manufacturers into one monthly payment
- Finance new and used equipment
- Fund up to 100% of equipment cost

TARGET TRANSACTION PARAMETERS

- Transaction size: \$5 million to \$50 million and will use participant banks for up to \$100 million
- Revenues of a minimum of \$40 million and earnings before interest, tax, depreciation, and amortization (EBITDA) of at least \$5 million
- Credit profile: Single B to investment grade (or equivalent) with at least three years of successful operations
- Tenor: 36 to 84 months with the ability to go to 120 months on a select basis
- Structure: variety of loans, leases, and guidance lines of credit

WINTRUST

Wintrust Commercial Finance is backed by Wintrust, a more than \$50 billion financial holding company that provides a wide variety of financial services for both personal and business banking needs. To learn more about the services Wintrust offers and the industries it serves, please visit wintrust.com.